



# FUND your FUTURE

2002  
2003

Grants, Loans and Other College  
Financial Aid Programs



## HOW TO REACH US:

### ■ 888.CA.GRANT

(that's toll free 888.224.7268)

The California Student Aid Commission, for information about the Cal Grant Entitlement and Competitive programs, other state aid programs and the financial aid application process. Or e-mail the Commission at [custsvcs@csac.ca.gov](mailto:custsvcs@csac.ca.gov).

[www.csac.ca.gov](http://www.csac.ca.gov)

### ■ 877.2EDFUND

(that's toll free 877.233.3863)

EDFUND, for more on federal loans for students and parents offered under the Federal Family Education Loan Program.

Also a good resource for smart money management strategies.

[www.edfund.org](http://www.edfund.org)

### ■ 877.2EDFUND or 916.526.7282

The California Student Aid Commission and EDFUND, to order publications, videos and posters covering early outreach, the FAFSA, financial aid programs, money management and more.

Or e-mail your request to [publications@edfund.org](mailto:publications@edfund.org).

[www.edfund.org/schools/common/request/sch\\_I28/sch\\_I28.html](http://www.edfund.org/schools/common/request/sch_I28/sch_I28.html)

### ■ 800.4FED.AID

(that's toll free 800.433.3243)

The Federal Student Aid Information Center, to learn more about Pell Grants and other federal student aid programs, and the FAFSA.

[www.ed.gov/studentaid](http://www.ed.gov/studentaid)

### ■ 800.801.0576

The Federal Student Aid Information Center, for more on filing the FAFSA online.

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

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*College* in this guidebook refers to a college, university, graduate or professional school, occupational, career or technical school or any other educational institution beyond high school.

# Basic Student Aid Facts

A variety of financial aid is available to students studying beyond high school. Grants and scholarships are “gift aid” and do not need to be paid back. With work-study and other employment opportunities, students can earn money for college. If they still need help with college costs, there are loans for students and their parents.

The Free Application for Federal Student Aid, or FAFSA<sup>SM</sup>, is the core application for most state and federal financial aid. Some colleges may also have supplemental applications for their own financial aid programs. Students are encouraged to apply for financial aid as soon as possible after January 1, as most funds are limited.

This *Counselors' Guide* focuses on the major state financial aid programs. There is also a chapter on federal student aid.

## The Basics

These ABCs of student financial aid provide a good overview of paying for college:

- Students should be encouraged to start their financial aid research early—ninth grade is not too early—and to pay close attention to details and deadlines.
- Every student is eligible for financial aid, and no one should ever be discouraged from applying. Various circumstances, including income fluctuation, a change in number of family members or a change in the number of siblings in college, could change the type and amount of financial aid a student is offered.
- Not all student aid is based on financial need. For example, the Governor's scholarships are awarded solely for academic achievement and unsubsidized federal Stafford loans are for all eligible students, regardless of their resources. Also, there are federal PLUS loans for parents to help pay their dependent's college costs.
- Many private scholarships are awarded for academic achievement, leadership skills, special talents, career interests, heritage, community service or other criteria. For example, the Hispanic Scholarship Fund awarded \$19.3 million in merit and need-based scholarships to Hispanic students in 2000-2001.
- The federal government is the largest source of financial aid, providing more than 70 percent of all student aid awarded each year. The major programs include Pell Grant, Stafford loan, Perkins loan, Federal Supplemental Educational Opportunity Grant and Federal Work-Study. Students should always apply for federal aid.
- A student ineligible for one kind of financial aid may be eligible for others.
- The Free Application for Federal Student Aid, or FAFSA, is the universal application for federal and state financial aid, and even some college-based student aid. Independent colleges may require a supplemental financial aid application, so students should check with each college when applying for admission. Also, students should work closely with each college's financial aid office early on to make sure they meet all requirements and deadlines.
- Students are encouraged to complete and file the online FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). There is also an online Renewal FAFSA. To learn more, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or call 800.801.0576 (TTY 800.511.5806).
- Both the paper and online 2002-2003 FAFSAs will be available in November.
- The 2002-2003 FAFSA cannot be dated, mailed or filed before January 1, 2002, under federal regulations. Applications dated or received before January 1, 2002, will be returned unprocessed.
- Students need to submit only one FAFSA for each school year.
- Students should apply for financial aid before finding out if they were accepted to college. If they do not, they may miss priority deadlines.
- When completing applications for financial aid, students should be sure to read the instructions carefully. Careless errors and incomplete information can delay processing, which may result in missed deadlines—and dollars.
- Students become eligible for need-based financial aid when their family's ability to pay is less than the cost of attendance at their college.

## KEEP UP BY SIGNING UP WITH EDFUND-LINK

Why wait for the mail? By signing up for *EdFund-Link*, EdFund's electronic news bulletin, you will receive the latest news from us as soon as it is posted.

When you sign up on the High School List, you will receive information and training opportunities of interest to high school counselors. You will also find Web site reviews, helpful reminders of upcoming deadlines and other reports on higher education and financial aid. You can also sign up on the college financial aid administrator's list (School List) if you want to monitor a wider range of news and activities.

Subscribing is easy. You can sign up from the School section of EdFund's Web site at [www.edfund.org](http://www.edfund.org) or subscribe by e-mail following these four steps:

1. From your e-mail program, create new mail.
2. In the To field, type in  
[listcaster@nsoutside.edfund.org](mailto:listcaster@nsoutside.edfund.org).

- A family's ability to pay is determined by federal standards. The family's size, income, assets, parents' ages, number of children in college and unusual circumstances are all considered when estimating the student's expected family contribution, or EFC.
- If a student is independent of his or her parents, the student's income and assets (and spouse's income and assets, if married) are considered in determining eligibility for state and federal financial aid. Parental income and assets are not included, but they may be considered for some private scholarships.
- Students who are unsure if they will attend college full time or part time should apply as full-time students. It is much easier to reduce financial aid awards than to increase them.
- Federal financial aid programs are subject to annual funding review by Congress. Be sure your students have the latest information by signing up for *EdFund-Link*, an electronic news source for high school counselors.
- Most colleges have their own grants, scholarships, loans and other student aid programs. Students should check directly with each college's financial aid office when applying for admission.

- Students should also research military and veterans benefits, private scholarships, part-time employment opportunities, federal tax benefits for education and the AmeriCorps program, in which students receive educational awards for community service work.
- A loan, whether from public or private sources, can help students realize their goals. Unlike grants and scholarships, loans must be repaid, with interest. Students should exercise caution in borrowing—and borrow only what they need and can afford to repay.
- Students who will begin their studies in the spring should still meet the deadlines for a fall start.
- Smart money management skills are important for students, both while in school and after graduation. EdWISE®, the financial planning guide at [www.edwise.org](http://www.edwise.org), can help students figure out ahead of time how much they can afford to borrow, as well as how to manage their money wisely and improve their spending habits.

3. In the Message field, type in:  
Subscribe <name of list here>.

4. No space is needed between words;  
for example: Subscribe <highschool>.

5. Send your message.

You will receive an e-mail reply shortly after, with the subject "Subscribe." To confirm your subscription, select Reply and the options "Reply to sender" and "Include message received from sender." No actual reply is necessary. A Welcome message will follow.

Repeat the process for each list you want to be on. You can also mail your request to EdFund, Training and Policy Unit, *EdFund-Link*, P.O. Box 419045, Rancho Cordova, CA 95741-9045. If you have any questions, please e-mail [EdLink@edfund.org](mailto:EdLink@edfund.org).

## FAMILY ASSETS

The FAFSA takes into consideration savings, stocks, mutual funds, college savings plans, real estate investments and certain trusts when calculating a student's expected family contribution. Even though the FAFSA does not take home or family farm equity, retirement funds, prepaid tuition plans or life insurance plans into account, some colleges still may consider these assets and others for their own aid programs.

## “Tip”

By providing an e-mail address, students who use FAFSA on the Web can receive an electronic message confirming their application was received. They should print and keep a copy of this confirmation for their records. Students who submit the paper FAFSA may return the postcard that came with their application to confirm their application was received. The postcard will be mailed back to them, with the date their FAFSA was received by the federal processor.

Students with PINs can use Corrections on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to change the information on their FAFSA, except their Social Security number and date of birth, whether they filed on paper or online.

# The Financial Aid Process

## Financial Aid Eligibility

A student's eligibility for most federal and state financial aid begins with the calculation of his or her financial aid eligibility, or financial need. This is the difference between the cost of attending college and what the student—and the student's family—can be expected to pay toward college bills.

The student's cost of attendance, or student budget, includes tuition, fees, housing, food, books, transportation and personal expenses. It may also include an allowance for the rental or purchase of a computer. Childcare costs and additional expenses for students with disabilities may also be considered. Student budgets are calculated by the college, not by students.

The amount students and their families can be expected to pay for college is known as their expected family contribution, or EFC. The information students report on their FAFSA is used to calculate their EFC and financial aid eligibility based on a standard federal formula.

Keep in mind that students may not end up paying their expected family contribution. This is because a college's student budget contains reasonable expenses, not actual ones. Also, not all colleges may be able to meet all of each student's calculated financial need.

## The FAFSA

To determine financial aid eligibility, college financial aid administrators and the California Student Aid Commission first must receive the information students report on their FAFSA. The FAFSA is available on paper and online, in both English and Spanish. Students need to complete only one application each school year.

Students should file the FAFSA as soon as possible after January 1 and by the earliest financial aid deadline. Applications filed before January 1 will be returned unprocessed.

The FAFSA for the 2002-2003 school year, both paper and online versions, is available in November.

Students should keep a copy or printout of their FAFSA and all worksheets. Colleges may ask to see copies of their worksheets and other financial records to verify the information.

Photocopies or faxes of the FAFSA are not accepted by the federal processor.

## Other Application Forms

For a college's own financial aid programs and private scholarships, students may have to meet different eligibility requirements than those for federal or state aid, or fill out a supplemental application. For example, more than 800 schools nationwide, most of them independent colleges, use the CSS/Financial Aid PROFILE® to help them award private financial aid. Unlike the FAFSA, the PROFILE costs money to file and to send to each college that requests the application. The PROFILE can be filed beginning September 15. To learn more, students may contact their college's financial aid office, call toll free 800.778.6888 or go to [www.collegeboard.com](http://www.collegeboard.com).

## PAPER FAFSAS

To order large quantities of the paper FAFSA in English or Spanish, call 800.394.7084. You can also order online at [www.edpubs.org/ml](http://www.edpubs.org/ml). You will need your school code, or ML number, from the mailing label of your U.S. Department of Education mailings, found at the upper left corner. For customer service or to obtain your school code, call 800.394.7084.

## “Tip”

University of California, California State University and California community college campuses require the FAFSA for students applying for financial aid.

## The Student Aid Report and EFC

Within four weeks of submitting the FAFSA, or much sooner if filed online, students will receive their Student Aid Report, or SAR. (Students who file electronically will receive a Student Aid Report Information Acknowledgment.) They will also receive a personal identification number, or PIN, if they do not already have one.

The SAR summarizes the information students provided on the FAFSA and lists their expected family contribution, or EFC—the number used to determine their financial aid eligibility. Students should look for the number next to the “EFC” in the upper right-hand corner under the date—there will not be a dollar sign. If there are any numbers after the EFC, even zeros, then an EFC has been calculated. (If the EFC is zero, then no family contribution is expected.) The higher the EFC, the more students and their families must contribute to college costs and the less their calculated financial need. If there are no numbers, then students must complete or correct their SAR and return it before an EFC will be calculated.

Whether college costs are high or low, the expected family contribution will be the same for state and federal aid, but students may be eligible for different types and amounts of aid at different colleges.

The SAR will be sent to up to six colleges the students list on their FAFSA and to the California Student Aid Commission, which will evaluate their eligibility for state aid.

Colleges receive an Institutional Student Information Record—ISIR—the electronic version of the student's SAR. Using this report, the financial aid administrator will subtract the student's EFC from the cost of attendance to determine financial aid eligibility. The administrator will then put together a financial aid award package based on the calculated financial need.

Students who do not receive their SAR within four weeks, or who would like another copy, should call 800.4FED.AID and follow the automated instructions. Students with PINs can go to FAFSA on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to request a duplicate copy, even if they filed a paper FAFSA.

## ENCOURAGE STUDENTS TO APPLY ONLINE

The easiest, fastest and smartest way to apply for state and federal student aid is by using FAFSA on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). It is available in both English and Spanish.

Students can apply around the clock, seven days a week. The online FAFSA for 2002-2003 will be available in November.

By filing online, students will be asked only those questions that apply to them because FAFSA on the Web uses skip logic. Plus, their answers will be automatically edited with built-in prompts, resulting in fewer errors. They can find online help for each question, in addition to a general help button. What's more, the online FAFSA has a chat feature where they can exchange live messages with a customer service representative.

After transmitting their application, students will usually receive their Student Aid Report within a week.

Before completing the online FAFSA, students should print the Pre-Application Worksheet listing the financial information they and their parents will need to collect ahead of time.

Students and their parents can sign their application electronically using a PIN, or personal identification number. If students do not have a PIN, they can still file online. They will receive an incomplete Student Aid Report that must be signed and returned before their expected family contribution will be calculated. Students can still print, sign and mail the signature page.

To meet the March 2 application deadline for Cal Grants, students must transmit their FAFSA before 3 p.m. Pacific time March 2, but they are strongly encouraged not wait until the last minute.

By following the Pre-Application Worksheet, students will have the information they need to input when they sit down at the computer. They can save

their application on the Web site for up to 45 days. Before transmitting their FAFSA, students should review a printed copy to make sure they entered in everything accurately and then keep a printout of their application for their records.

For an electronic postcard confirming their application was received, students can enter their e-mail address before transmitting their FAFSA. Once they receive the confirmation, students should be sure to print and keep it with their records.

To learn more, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or call 800.801.0576.

## The PIN

Students can e-sign their FAFSA using their four-digit PIN.

Both students and parents can apply for a PIN at [www.pin.ed.gov](http://www.pin.ed.gov) by providing their name, date of birth, Social Security number and other information.

PINs should be kept confidential. They do not expire, but if students request a new one, only the new PIN will work.

Students who filed their FAFSA electronically last year will be mailed a PIN this year.

Besides filing their FAFSA electronically, students can use their PIN to make corrections to their FAFSA, view the status and results of their processed FAFSA, view their federal student aid records online, request a duplicate copy of their Student Aid Report and access their Renewal FAFSA next year.

## TIPS FOR COMPLETING THE FAFSA

Every year thousands of students are denied financial aid because their applications were incomplete, contained careless errors or were simply filed too late. Here are 12 tips to help your students and their families successfully complete the FAFSA.

1. Study the *Fund Your Future Counselors' Guide* and *Financial Aid Workbook for Students*. Know how the financial aid process works, important deadlines and whom to call for questions as you work with students.
2. Make sure students apply for financial aid before finding out if they were accepted to college.
3. Have students complete the 2002-2003 FAFSA to apply for student aid for the 2002-2003 school year. Ask them to read all instructions thoroughly and work carefully through each step.
4. Encourage students to get an early start so they will have plenty of time to collect information, ask questions and solve problems.
5. Ask them to gather the needed materials ahead of time, including:
  - the 2002-2003 FAFSA.
  - their Social Security number. If they do not have a Social Security number, they can apply for one at their local post office or Social Security office. To learn more, call 800.772.1213 (TTY 800.325.0778) or go to [www.ssa.gov](http://www.ssa.gov).
  - family financial records—2001 federal tax return, with all schedules, W2 forms and other records of 2001 earnings and income, current bank statements, mortgage information, business or farm records, investment records, and veterans, Social Security and welfare benefits.
  - the GPA Verification Form for Cal Grants.
6. Remind students to use their name as it appears on their Social Security card. If they have a valid SSN, but their name or date of birth is different from what appears on the card, it will delay processing and they may miss deadlines.
7. Encourage students to use FAFSA on the Web. It's the easiest and quickest way to file.
8. Remind students to use black ink only and to print clearly in capital letters, if using the paper FAFSA. The form will be scanned by computer, so neatness can mean fewer errors. Margins should be kept clean. Photocopies or faxes of the FAFSA are not accepted by the federal processor.
9. Remind students to answer all financial questions. If their response is a zero or the question does not apply to them, they should enter the number 0. Dollar amounts should be reported without cents.
10. Point out the drug-conviction question. Question 35 asks students if they have ever been convicted of possessing or selling illegal drugs. A drug-related conviction does not necessarily make students ineligible for federal aid.
11. If there are circumstances your students (or you) feel should be considered, have your students send the additional information directly to the financial aid office at each college they are considering. They should put their name, date of birth and Social Security number at the top of each page.
12. Remind your students to keep a copy or printout of their completed FAFSA, worksheets and other materials for their records.

## FEDERAL TAX RETURN SUMMARY

Copies of federal tax returns, summary transcripts of tax returns, and even W2s are available from the IRS. Summary transcripts of tax returns are available for free through an automated line at 800.829.1040 and should arrive within seven to 10 working days.

Copies of tax returns may be ordered by completing IRS form 4506, which can be downloaded from the Web at [www.irs.ustreas.gov](http://www.irs.ustreas.gov) or requested by calling 800.829.3676. Tax return information also can be obtained by calling or visiting an IRS office.

## ESTIMATING EFC AHEAD OF TIME

Students who want to estimate their EFC ahead of time can do so by using the online calculator at [www.finaid.org](http://www.finaid.org).

Students who use FAFSA on the Web will get an estimate of their EFC instantly. Their official EFC and Student Aid Report will arrive later by mail or e-mail.

College costs at more than 9,000 colleges can be found on the U.S. Department of Education's Web site at [www.nces.ed.gov/ipeds/cool](http://www.nces.ed.gov/ipeds/cool). Also see page 41 for college cost estimates of California's colleges.

## WHERE TO GO FOR HELP

If you or your students have questions about how to complete the FAFSA, call the Federal Student Aid Information Center at 800.433.3243—the staff are very helpful, there is usually not a long wait and you can call any day of the week. Or go to [www.ed.gov/studentaid](http://www.ed.gov/studentaid).

## Student Aid Report Verification

Each year the federal government selects a number of applications for verification. If a student's FAFSA is selected, there will be an asterisk next to the EFC on the Student Aid Report or the SAR Information Acknowledgment. A code is also printed on the college's ISIR. The financial aid administrator will ask those students to verify the information they reported on the FAFSA, usually by asking for copies of federal tax returns.

Colleges may also ask students for other financial records to verify their student aid eligibility.

## Dependent or Independent Student?

Whether students are dependent on their parents or independent of them is key to establishing their eligibility for financial aid. For students who are considered their parents' dependents, their parents' ability to contribute to their college costs is considered; independent students are evaluated on their own—their parents' income and assets will not be considered for most financial aid. (If students are married, their spouse's resources will be considered along with their own.)

For the 2002-2003 school year, students who were born before January 1, 1979, are considered to be independent. Those students who are not yet 24, but who meet one of the following requirements, are also independent:

- orphans or wards of the court, or those who were wards of the court until age 18
- students with legal dependents, other than a spouse, for whom they provide more than half of their support
- graduate or professional students
- married students, as of the date they file their FAFSA
- veterans of the U.S. armed forces or students who attended a U.S. military academy and were released under a condition other than dishonorable
- students with special circumstances, as documented by a college financial aid administrator

Dependent students must provide parental income information on their FAFSA or it will not be processed. In addition, students may need to include their parents' financial information for some private scholarships, whether or not they are dependents. If their parents are divorced or separated, they should read the FAFSA instructions for guidance on which parental information to report.

## FAFSA QUESTION 35—REPORTING DRUG-RELATED CONVICTIONS

Question 35 on the FAFSA asks students if they have ever been convicted of possessing or selling illegal drugs. A drug-related conviction does not necessarily make students ineligible for federal aid, but colleges have not been allowed to provide federal aid to students who leave the question blank. Students who answer yes to this question will receive a worksheet with their Student Aid Report to determine if their conviction affects their eligibility for federal aid.

For drug-possession convictions, students can lose their eligibility for one year from the date of the first conviction; two years after the second; and indefinitely after the third. If convicted of selling drugs, they can lose their financial aid eligibility for two years after the first conviction, and indefinitely after any additional convictions.

Students can regain their eligibility by completing an acceptable drug rehabilitation program, or by having their conviction overturned.

Even if students may be ineligible for federal aid, they should still complete the FAFSA because they may be eligible for assistance from state, college and private sources.

The U.S. Department of Education is considering relaxing the restriction on federal aid for those with drug convictions and may apply the ban only to students with convictions while in college. For more information, call 800.433.3243.

## SPECIAL CIRCUMSTANCES

A college financial aid administrator can make a professional judgment to override a student's dependency status only on a case-by-case basis, and each student's file must contain appropriate documentation of the exceptional circumstances. Colleges may require different kinds of documentation. For instance, students may be asked to submit a letter from a professional (for example, a counselor, pastor or psychologist), as well as a personal statement of their circumstances. Each student's circumstances are unique.

To help students through this process, encourage them to work with the college's financial aid administrator to find out exactly what is needed for the school. It is especially helpful if you can provide a private place and a telephone for their use. You may also offer to contact the college's financial aid administrator to assist with any documentation or explanation of other special circumstances.

# The FAFSA: FAQs

These frequently asked questions, with answers, are provided to help you assist your students in completing the FAFSA.

## Foster Youth

FAFSA question 57 asks if the student “is an orphan or a ward of the court, or was a ward of the court until age 18.”

**Q:** A student is no longer under court guardianship because his foster parents became his legal guardians a few years ago. However, his foster parents do not support him with their own financial resources, but they still get a foster care check each month. Are they considered to be the student's legal guardians?

**A:** No, the student is a ward of the court because he was a ward before the guardianship and because the student's county has continued to provide financial support. Therefore, the student's guardians do not meet the definition of legal guardian.

**Q:** A student lives with her foster parents and their children. Are they the student's family members?

**A:** No. The student is a family of one person—the student.

**Q:** A student's foster parents get CalWORKs assistance for her because she is a ward of the court. Is this the student's income?

**A:** No, it is not the student's income.

**Q:** A foster youth turned 18 and graduated from high school so her court case was closed. The student's college says she is no longer an independent student because she is no longer a ward of the court. Is this true?

**A:** The student is considered to be independent if she is a ward of the court or was a ward of the court until she reached age 18.

**Q:** A student who was a ward of the court graduated from high school and then went to live with his mother for two months. Did he lose his independent status?

**A:** No, not if his mother had not been supporting him while he was in foster care.

## Dependency

FAFSA questions 55 and 56 ask if students have children who receive “more than half of their support from them” or if they “have dependents (other than their children or spouse) who live with them and who get more than half of their support from them, now and through June 30, 2003?”

**Q:** What is meant by “more than half of their support?”

**A:** There is no exact dollar figure to determine “more than half of their support.” Support includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, payment of college costs and more. Students must have some means of providing “more than half support” for their child to answer yes to this question and may be required to verify the source to the college.

**Q:** Can CalWORKs assistance received by a student for her child count toward the “half support test?”

**A:** Yes. If the student receives benefits (such as Social Security or CalWORKs/TANF payments) in her child's name, these benefits must be counted as the student's support toward her child.

**Q:** A student provides over half the support for his son, who does not live with him. Can the student answer yes to FAFSA questions 55 and 56?

**A:** Yes, if the student continues to provide over half of his son's support from July 1, 2002 to June 30, 2003.

**Q:** A student is expecting a child and has no other children. How would she answer questions 55 and 56?

**A:** If she expects her child to be born before or during the award year (July 1, 2002 through June 30, 2003) and she will provide over half the child's support from the child's projected date of birth to the end of the award year, she can answer yes to question 56. She should also be sure to include the child in the household size in question 84.

## Divorced or Separated Parents

**Q:** A student's parents are divorced. Which parent's information is required on the FAFSA?

**A:** The parent she lived with the most during the past 12 months. If she did not live with one parent more than the other, she should report information for the parent who provided the most financial support during the past 12 months or in the most recent calendar year that she was actually supported by a parent. Support

includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, payment of college costs and more.

**Q:** A student's parents are divorced and he lives with his mother, but his father claimed him as a tax exemption for 2001. Whose information does he report?

**A:** He should include the information of the parent he lived with the most during the past 12 months. Which parent claimed the student as a tax exemption is not a factor in determining which parent's information is required on the FAFSA.

**Q:** A student is reporting financial information about her mother, who has remarried. She knows the FAFSA says to report stepparent information in this situation, but a prenuptial agreement stipulates that her stepfather will not pay any of her college expenses because he has two of his own children in college. What does she do?

**A:** The student is required to include stepparent information, if the parent whose information she is reporting has remarried at the time she files the FAFSA. If she does not, the application will be invalid.

**Q:** A student is living with his father who is divorced from his mother. His father remarried New Year's Day 2002. Does he have to report his stepmother's 2001 income?

**A:** Yes, even though his father and stepmother were not married in 2001. When he completes FAFSA Step Four, the term “parents” also includes his stepmother.

## Untaxed Income

**Q:** What is untaxed income?

**A:** For financial aid purposes, it is income that is not subject to U.S. taxes but still must be reported on the FAFSA. Both students and their parents should report any applicable untaxed income. Even if the parents and student both filed tax returns in 2001, one of them may have income that is classified as untaxed. Worksheets A, B and C help identify untaxed income.

Students should keep the FAFSA worksheets because their college's financial aid office may ask to see them (FAFSA questions 44, 45, and 46 require completing Worksheets A, B and C, which are part of the application but should not be sent in with the FAFSA).

## Financial Aid Awards

Students usually receive a college's financial aid offer in an award letter. The letter includes the types and amounts of financial aid being offered, how to accept or decline an award, and a deadline for accepting the financial aid award. The financial aid awards may include grants, scholarships, work-study, loans, tuition discounts, fee waivers or other types of assistance. They may be need-based, non-need-based or a combination of the two.

Financial aid administrators consider other financial aid students may receive, including Pell Grants and private scholarships, when putting together offers. Each student's financial aid offers may vary by college, and each college may not be able to meet all of each student's calculated financial aid need with student aid.

Students do not need to accept their entire aid package. If they do not accept the loan portion, the financial aid administrator usually will not be able to increase any grant funds they have been offered. Students should be sure to sign and return all forms. If required, they should indicate whether they are accepting or declining an award. In addition, students should let their financial aid administrator know if their resources or expenses change, both before and during the school year.

If students are applying to more than one college, they may want to wait until they have heard from each college before making a decision, but they

should not delay so long that they miss important deadlines. Students should be certain they completely understand each offer before accepting one.

Students who have questions about their offers should contact the college's financial aid administrator.

## Renewing Each Year

To continue receiving state and federal financial aid, students must reapply each year by filing the FAFSA to demonstrate they are still eligible. In most cases, students who filed a FAFSA the previous year will receive a Renewal FAFSA. Much of the form will be preprinted with their biographical information. Students will need to fill in only information that has changed, and to answer any blank questions, such as those dealing with income and assets.

There is also a renewal version of FAFSA on the Web.

## Unearned Federal Aid

If students totally withdraw from college, they or their school may be required to repay all or a portion of the federal financial aid they received, depending on how much of the assistance they earned based on a federal formula. For more information, students should contact their college's financial aid administrator and academic counselor before withdrawing to learn more about any consequences.

## EVALUATING FINANCIAL AID OFFERS

All financial aid offers should be carefully evaluated. A side-by-side comparison can help students determine what it will cost them to attend each college. Their family's out-of-pocket costs will differ from college to college because both student budgets and financial aid offers vary.

When comparing offers, students should consider the following:

- Their total student budget and how much they, and their family, are expected to pay.
- The dollar amount of grants and scholarships offered, whether they are renewable, and their terms and conditions. (For example, some colleges require scholarship recipients to maintain a certain grade point average.)
- Whether they can work part time or borrow additional money if their total financial aid eligibility cannot be met by grants or scholarships.
- The amount of loan aid offered, each loan's terms and conditions, and whether the loans are subsidized or unsubsidized.

## FAFSA ON THE WEB'S "EARLY ANALYSIS"

High school juniors and other students who will not be attending college in 2002-2003 can find out what their EFC would have been by filing the FAFSA. By getting a glimpse at their EFC, students and their parents have a chance to plan ahead. After filing their FAFSA, students will receive a PIN to access their Renewal FAFSA the next year.

## CAL GRANT ELIGIBILITY

To be eligible for a Cal Grant, the student must:

- be a U.S. citizen or an eligible noncitizen
- be a California resident
- attend a qualifying California college
- have family income and assets below the ceilings
- demonstrate financial need at his or her college
- maintain satisfactory academic progress
- be in a program leading to an undergraduate degree or certificate
- not have a bachelor's or professional degree before receiving a Cal Grant (except for Cal Grant T)
- have registered with the U.S. Selective Service, if required to do so
- not owe a refund on any state or federal educational grant
- not be in default on any student loan

### **“Tip”**

Cal Grant applicants also apply for a federal Pell Grant, campus-based financial aid and student loans by completing the FAFSA. Many California colleges require students to apply for both a Pell Grant and a Cal Grant before considering them for other federal, state and college-based student aid.

## Cal Grants

The Cal Grant Entitlement and Competitive programs, administered by the California Student Aid Commission, are California's largest source of state-funded student aid.

There are seven Cal Grant awards: Cal Grant A Entitlement and Competitive awards; Cal Grant B Entitlement and Competitive awards; California Community College Transfer Entitlement award (either a Cal Grant A or B); Cal Grant C; and Cal Grant T.

Cal Grants A and B are for students who are pursuing undergraduate degrees or selected occupational or career training, or who are completing undergraduate course work required for a professional degree for which no bachelor's degree is awarded. Cal Grant C provides assistance for occupational or career training. Cal Grants do not cover community college fees. Students in extension and continuing education programs that do not participate in the federal financial aid programs are not eligible.

Cal Grant A and B awards may be extended a fifth year for teaching credential programs and other specialized degree programs that require five years.

Students who receive a Cal Grant are placed at the educational level verified by the college where they receive their first grant payment. Their remaining eligibility is established accordingly.

Cal Grant A, B, and C awards do not need to be paid back.

Cal Grant T is for students who are planning to attend a teaching credential program. This award has a teaching service requirement. Students who do not complete their teaching service must repay the portion of funds for which they did not complete their service.

To receive Cal Grant benefits, students must be attending college at least half time—at least six semester units or the equivalent.

## Cal Grant A

Cal Grant A covers up to full systemwide fees at the University of California (\$3,429) and the California State University (\$1,428), and up to \$9,708 for tuition and fees at independent colleges and some private occupational and career colleges.

Many students may not consider attending an independent college because of the expense and their family's limited resources, but a Cal Grant A may make it possible. Although Cal Grant A awards are assigned to students who are assumed to be attending school full time, awards are also available to those enrolled half time or three-quarters time.

There are two Cal Grant A awards: Entitlement and Competitive.

### Cal Grant A Entitlement Award

Every graduating high school senior who has a grade point average of at least 3.0, meets the Cal Grant financial and eligibility requirements and applies by March 2 within one year of graduation is guaranteed a Cal Grant A Entitlement award.

### Cal Grant A Competitive Award

Other students who meet the basic Cal Grant eligibility requirements and who have at least a 3.0 grade point average may compete for a Cal Grant A Competitive award. Selection is based on a composite score that takes into consideration family income, parents' educational level, grade point average, time out of high school, whether or not students are from a single-parent household and their high school's performance standards and resources.

### **“Tip”**

With college enrollments on the rise, students may want to attend summer school. They can use their Cal Grant award then but should talk to their financial aid administrator to make sure it is the best use of their award.

## Community College Reserve Grant

Cal Grant A award recipients who choose to attend a community college may reserve their award for up to three years until they transfer to a four-year college, if they continue to qualify.

Cal Grant A-eligible students who list a community college on their FAFSA as their first California college are automatically placed in the reserve program. Candidates for the reserve option must receive a Cal Grant A Entitlement award, or successfully compete for a Cal Grant A Competitive award, and demonstrate financial need at the four-year college they plan to transfer to later.

Students initially selected for the four-year Cal Grant A program may change to the reserve Cal Grant A at any time.

Activating Community College Reserve grants is not automatic. When students transfer to a four-year college, they must notify the California Student Aid Commission and their new school in order to activate their award. Students should be sure to let their school know they have a CC Reserve grant.

Students must be certified as financially eligible at the four-year college at the time they transfer. If students transfer, but for some reason have no remaining eligibility, they would not be eligible for payment. This also applies if they did not have enough financial need at the college.

## Cal Grant B

Cal Grant B is for high-potential students from disadvantaged or low-income families who otherwise would not be able to pursue a higher education. Many recipients are the first in their families to go to college. Cal Grant B serves many students with substantial potential for success and future leadership who may be impeded by financial problems.

Students who are planning to be enrolled at least half time should apply for a Cal Grant B during their last year of high school. For Cal Grant B, course work must be for at least one year.

For most college freshmen, the \$1,551 award helps with living expenses, books, supplies and transportation, but not tuition and fees. When renewed, or applied for after the freshman year, the award also assists with tuition and fees. The tuition and fee award amounts are the same as those for Cal Grant A.

There are two Cal Grant B awards: Entitlement and Competitive.

### Cal Grant B Entitlement Award

Every graduating high school senior who has at least a 2.0 GPA, meets the Cal Grant financial and eligibility requirements and applies by March 2 within one year of graduation is guaranteed a Cal Grant B Entitlement award.

A limited number of new Entitlement award recipients may receive a Cal Grant B for tuition and fees, in addition to a subsistence grant, for their first year. These students have exceptional financial need and have been determined to be among the most disadvantaged by the California Student Aid Commission.

### Cal Grant B Competitive Award

Other students who meet the basic Cal Grant eligibility requirements may compete for a Cal Grant B Competitive award if they have a grade point average of at least 2.0. Selection is based on a composite score that takes into consideration family income, parents' educational level, grade point average, time out of high school, whether or not students are from a single-parent household and their high school's performance standards and resources.

## U.S. CITIZEN OR ELIGIBLE NONCITIZEN

To be eligible for both state and federal student aid, students must be U.S. citizens, U.S. nationals (includes natives of American Samoa and Swain's Island) or U.S. permanent residents who have an I-151, I-551, or I-551C (Alien Registration Receipt Card). Other eligible noncitizens include students who have an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service with one of the following designations: Refugee; Asylum Granted; Indefinite Parole and/or Humanitarian Parole; Cuban-Haitian Entrant (Status Pending); or Conditional Entrant (valid only if issued before April 1, 1980). Students who have only a "Notice to Apply for Permanent Residence" (I-171 or I-464) are not eligible for state or federal student aid.

## CAL GRANT GUARANTEE

Every high school senior who graduates after June 30, 2000, meets the academic, financial and eligibility requirements and applies on time is guaranteed a Cal Grant award to attend college.

The guarantee extends to high school seniors who go to a community college and then transfer to a four-year college within five years.

Other eligible students may apply for one of 22,500 additional Cal Grant A and B Competitive awards.

# Cal Grants At-A-Glance

## Cal Grant A

- provides tuition and fee assistance for students with demonstrated financial need at California public and independent colleges and selected occupational and career colleges
- requires course work be at least two years
- may be renewed for up to four years; up to five years for a teaching credential program or other mandatory five-year undergraduate program
- may be held in reserve for up to three years if the student first attends a California community college
- pays full systemwide fees at the University of California and the California State University (\$3,429 at UC, \$1,428 at CSU) and up to \$9,708 for tuition and fees at independent colleges for the first year. When renewed, or applied for beyond the freshman year, award amounts vary according to students' financial eligibility
- requires the FAFSA and GPA Verification Form by the March 2 application deadline (GPA Verification Form not required when renewed). Students who will enroll in a California community college in fall 2002 have a second deadline of September 2 but are strongly encouraged to apply by March 2

**Cal Grant A Entitlement award** is guaranteed for all graduating high school seniors who have at least a 3.0 GPA, meet the Cal Grant financial and eligibility requirements and apply on time. Students must apply for this award within one year after graduating from high school.

**Cal Grant A Competitive award** is for other Cal Grant-eligible students who have at least a 3.0 GPA, meet the Cal Grant financial and eligibility requirements and apply on time. Selection is based on a composite score that takes into consideration family income, parents' educational level, grade point average, time out of high school, whether or not students are from a single-parent household and their high school's performance standards and resources.

## Cal Grant B

- provides a living allowance for entering freshmen, with tuition and fee assistance when renewed or applied for beyond the freshman year, at a California public or independent college or other qualifying postsecondary institution
- requires course work be for at least one year
- may be renewed for up to four years, or up to five years for a teaching credential program or other mandatory five-year undergraduate program
- pays \$1,551 for a living allowance; tuition and fee awards are the same as those for Cal Grant A
- requires the FAFSA and GPA Verification Form by March 2 (GPA Verification Form not required when renewed); students who will enroll at a California community college in 2002 have a second deadline of September 2 but are strongly encouraged to apply by March 2

**Cal Grant B Entitlement award** is guaranteed for all graduating high school seniors who have at least a 2.0 GPA, meet the Cal Grant financial and eligibility requirements and apply on time. Students must apply for this award within one year after graduating from high school.

**Cal Grant B Competitive award** is for other Cal Grant-eligible students who have at least a 2.0 GPA, meet the Cal Grant financial and eligibility requirements and apply on time. Selection is based on a composite score that takes into consideration family income, parents' educational level, grade point average, time out of high school, whether or not they come from a single-parent household and their high school's performance standards and resources.

## California Community College Transfer Entitlement Award—Cal Grant A or B

- provides tuition and fees and/or a living allowance for California community college students transferring to a qualifying California baccalaureate degree-granting college.
- is guaranteed for every California community college student who has at least a 2.4 GPA, meets the admissions requirement for a qualifying four-year college, meets the Cal Grant financial and eligibility requirements, applies on time and is not yet 24 years old as of December 31 of the award year

- is available to students who graduated from high school after June 30, 2000
- requires the FAFSA and the GPA Verification Form by March 2

## Cal Grant C

- pays for training-related costs, including books and supplies, and tuition and fees at occupational or career colleges
- pays only training-related costs for students at a California community college
- requires course work be at least four months
- bases selection on educational background, vocational/occupational experience and aptitude
- funding is available for up to two years, depending on the length of the program
- is not for students pursuing a four-year college degree
- requires the FAFSA and GPA Verification Form by March 2; eligible students must also complete the Cal Grant C Supplement form they will receive after filing the first two forms

## Cal Grant T

- provides tuition and fee assistance for one year at an approved teaching credential program in California in exchange for teaching service
- requires students to teach for one year at a low performing K-12 school for each \$2,000 received
- requires a bachelor's degree to receive benefits
- is not for students who received extended Cal Grant A or B benefits to attend a teaching credential program or who are currently eligible to receive extended benefits
- pays full systemwide fees at UC campuses (\$3,609) and CSU campuses (\$1,506) and up to \$9,708 for tuition and fees at independent colleges
- bases selection on GPA and demonstrated financial need
- requires the FAFSA and Cal Grant T GPA Verification Form. Students must file the FAFSA early enough so that they have a complete Student Aid Report, with a calculated expected family contribution, by the June 1 application deadline

## California Community College Transfer Entitlement Award

High school seniors who graduate after June 30, 2000, go to a California community college and then transfer to a qualifying baccalaureate degree-granting college may be eligible for a California Community College Transfer Entitlement award. This award is either a Cal Grant A or B. Eligible students must have at least a 2.4 grade point average, meet the Cal Grant financial and eligibility requirements, be under 24 years of age as of December 31 of the award year and apply by March 2. Students should be sure to talk to their college's transfer center staff or financial aid administrator if they have questions.

### “Tip”

If students will be going to a community college first and then transferring to a four-year college, they should apply for a Cal Grant now. They can reserve their Cal Grant award for up to three years until they transfer. Also, students can use their Pell Grant award to attend community college.

## Cal Grant C

Cal Grant C helps vocationally oriented students acquire marketable job skills within a short time. It serves students who can benefit most by the short-term, highly specialized occupational or career training offered by California community colleges, accredited proprietary schools and hospital schools.

Cal Grant C will not meet the needs of students seeking a broad general education background, and may not be used for a four-year degree program, graduate study, course prerequisites or general education.

Training must lead to a recognized occupational goal—diploma, associate degree, license qualification or certificate. Course work must be for at least four months, and attendance may be full time or part time. Funding is available for up to two years, depending on the length of the program, as long as academic progress is acceptable.

For 2001-2002, Cal Grant C awards for tuition and fees were up to \$2,592 per year, with up to \$576 for training-related costs, including required tools, special clothing, books, equipment and supplies. Awards for California community college students are limited to training-related costs.

All Cal Grant C applicants who are eligible at their selected college (the first Cal Grant C eligible college listed on their FAFSA) will be sent a Cal Grant C Supplement form as part of the competition. The Supplement must be completed by the student, endorsed by appropriate school employee or the student's employer, and returned to the Commission by the deadline if the student wishes to remain in the competition.

Cal Grant C applicants with financial aid eligibility who return their completed Supplement by the deadline are selected based on their responses. Supplements are scored with an emphasis on the student's educational background, vocational or occupational experience and aptitude. Additional points come from vocational or educational endorsements and grades. A counselor's review of the completed Supplement is recommended.

## Cal Grant T

Cal Grant T awards help cover one year of tuition and fees at a program of professional teaching preparation in California. Up to 3,000 new Cal Grant Ts are awarded each year in exchange for teaching service.

To receive benefits, students must have a bachelor's degree and plan to attend a teaching credential program at a school approved by the California Commission on Teacher Credentialing. The Cal Grant T award is for one year and limited to only those courses required for an initial teaching authorization.

The Cal Grant T award covers full systemwide fees at UC (\$3,609) and CSU (\$1,506) campuses, and up to \$9,708 for tuition and fees at independent colleges.

Students are selected based on their GPA and financial need. Cal Grant T recipients must agree to teach at a low-performing K-12 school in California for one year for each \$2,000 in benefits they receive, for up to four years of service. Those who do not complete the service must repay the portion of the benefits they received for which they did not complete their service.

Students who received extended Cal Grant A or B benefits to attend a teaching credential program, or who are currently eligible for extended benefits, are not eligible for a Cal Grant T, nor are those who already hold a preliminary teaching credential.

### “Tip”

If students graduated from high school after June 30, 2000, they have three chances to apply for a Cal Grant Entitlement award:

- When they are still a high school senior
- Within a year after they graduate
- As a community college transfer student, as long as they are under 24

In all cases, students must apply by March 2 before their fall start.

## HOW TO APPLY FOR A CAL GRANT

All students apply for Cal Grants A, B, or C by submitting the FAFSA to the federal processor and the GPA Verification Form to the California Student Aid Commission no later than the March 2, 2002, postmark deadline. The GPA Verification Form must be certified by the high school, but once certified, may be mailed by the student or the high school.

High school seniors must apply for a Cal Grant A or B Entitlement award by March 2 within one year of graduation. Students eligible for the Cal Grant A and B Competitive awards may apply during their senior year in high school through their junior year in college.

Students who will enroll in a California community college in fall 2002 should also apply for a Cal Grant by March 2, even though a limited number of Cal Grant A and B Competitive awards are available for these students if they apply by the second deadline of September 2.

Students eligible for the Community College Transfer Entitlement Award should apply by March 2 before their fall start.

Due to the later application deadline and limited number of awards, the Cal Grant T competition requires that students have a Student Aid Report with a calculated expected family contribution by June 1, 2002. Students applying on paper should get their FAFSAs in the mail by mid-April; those filing online can wait a little longer due to the faster processing time. However, the sooner students apply, the more time they will have should they need to make any corrections to their Student Aid Report. Cal Grant T applicants must also file the Cal Grant T GPA Verification Form by June 1.

## “Tip”

California Student Aid

Commission forms, except for the GPA Verification forms, may be downloaded at [www.csac.ca.gov](http://www.csac.ca.gov).

## California Aid Report

Students who submit a complete FAFSA and GPA Verification Form by the March 2 deadline will receive a California Aid Report, or CAR, from the Commission if they are selected for an award. They can determine the type of grant by looking at their Cal Grant ID number. Numbers beginning with an “E” are Entitlement grants; those beginning with a “C” are Competitive grants. Students will also receive a brochure explaining their rights and responsibilities as a Cal Grant recipient.

Students who are not chosen for an award will receive a notification letter, along with the reasons why they were not selected. Students without a verified GPA on file and who were not selected for an award will not receive a notification letter.

Students who receive a CAR or a corrections letter should be sure to review it for accuracy and respond if necessary.

Students who do not receive any written communication from the Commission by April 30, 2002, must contact the Commission immediately at toll free 888.CA.GRANT to resolve any issues.

Students who will be attending a California community college in the fall and who applied by the September 2 deadline will receive a letter from the Commission in October if they filed both their FAFSA and GPA Verification Form by September 2.

Cal Grant T applicants who filed on time should receive a letter from the Commission in July informing them if they were eligible for a Cal Grant T award.

## Appeals Process

If students wish to appeal a decision, or if schools wish to appeal on behalf of their students, they should send all Grant Record Change Forms for Schools (form G-21), Application Correction Forms (form G-23), GPAs, rosters, copies of FAFSAs, copies of all appropriate SARs and other materials to the California Student Aid Commission, Grant Programs Customer Service, P.O. Box 419027, Rancho Cordova, CA 95741-9027.

## Education Abroad Programs

Students may apply their Cal Grant A or B award toward an international program if the program is regularly accredited and recognized by their California campus and if they are officially registered in the program through their home campus. Students' budgets will not be increased automatically by the Commission to reflect the additional expenses that may result from attending a college overseas, but financial aid administrators may use their professional judgment to adjust student budgets accordingly.

## Leave of Absence

Cal Grant recipients who postpone college, or who will not be attending college at least half time for any part of the 2002-2003 school year, must request a leave of absence from the Cal Grant program. Leaves may be requested in writing or by filling the Commission's Grant Record Change Form for Students (G-10). The G-10 form is available from the Commission or may be downloaded at [www.csac.ca.gov](http://www.csac.ca.gov). Colleges may report leaves of absence on behalf of students.

Students are permitted only the equivalent of one academic year for a leave of absence while in the Cal Grant Entitlement or Competitive programs. Exceptions may be granted for exceptional cases by appeal only. Students who are on active duty in the U.S. armed forces or the Coast Guard may have their Cal Grants deferred for up to five years. All deferment requests must be in writing.

Students who fail to notify the Commission of any absence from college may have their award withdrawn. Those students whose colleges report partial or full payment for a term in which they eventually request a leave of absence will have their program eligibility for future benefits reduced.

## Leave of Payment

Cal Grant B recipients who are enrolled at least half time at a California community college may request a leave of payment from the Cal Grant program for up to one academic year. This option allows students to save their Cal Grant eligibility to use at a later date when they transfer to a tuition-charging college. Leaves of payment may be requested in writing or by filing a Grant Record Change Form for Students (G-10). The G-10 is available from the Commission or may be downloaded at [www.csac.ca.gov](http://www.csac.ca.gov). Colleges may report leaves of payment on behalf of students.

Leaves of payment may be granted on a term-by-term basis. While on a leave of payment, students will not be eligible to receive Cal Grant payments and will not use any program eligibility, even though they are enrolled and attending a community college. Leaves of payment may be canceled by contacting the Commission.

## “Tip”

Remember, students need to file two forms to apply for a Cal Grant: the FAFSA and the GPA Verification Form. Make sure they do not lose out because one of the forms is not filed on time.

## Automatic Leave

To accommodate year-round enrollment, the Commission offers students the option of choosing an automatic leave for the summer session and one academic term per year. Students should contact their financial aid administrator to learn more.

## Renewing Cal Grants

To continue receiving a Cal Grant, students must complete a FAFSA each year. In most cases, students who filed a FAFSA last year will receive the 2002-2003 Renewal FAFSA at their home address, much of it preprinted with their biographical information. Students who filed their FAFSA online will receive a PIN to access their Renewal FAFSA on the Web. Students only need to provide information that has changed and complete any blank areas.

If students transfer to another college, they must notify the Commission using the Grant Record Change Form for Students (form G-10), or the Renewal Recipient Change Form attached to the Cal Grant renewal letter. The GPA Verification Form is not needed to renew a Cal Grant.

## “Tip”

Many students fail to complete the application process or cannot be located between March and September when Cal Grants are activated. Eligible students do not receive Cal Grants every year because they:

- fail to submit the GPA Verification Form
- fail to complete required sections of the FAFSA
- fail to provide parents' income when required
- fail to respond to requests for additional information
- move and leave no forwarding address

Be sure your students respond to requests for more information and inform the Commission, federal processor and colleges of address changes immediately.

## STUDENT AID REPORT CORRECTIONS

### Cal Grant Entitlement Award Applicants

Students applying for a Cal Grant Entitlement award who receive a disqualification notice incorrectly disqualifying them can revise the information on their Student Aid Report if they filed the FAFSA and the GPA Verification Form by the March 2 deadline. A correction form and instructions are enclosed with the disqualification notice. The student must return the correction form by May 15, 2002, to receive further consideration.

Some reasons for disqualification include:

- no California college listed
- 2002-2003 incorrectly indicated as the last year in college
- state of legal residence blank or not California
- mistaken indication that a bachelor's degree would be received by the end of the current year

### Cal Grant Competitive Award Applicants

Students applying for a Cal Grant Competitive award do not have an opportunity to correct their Student Aid Report unless they are already attending or planning to attend a California community college. These students may make corrections to their Student Aid Report and then be part of the selection process with the September 2 deadline applicants.

If students believe any mistakes on their Student Aid Report were because of any action by the California Student Aid Commission or their school, they should write to the California Student Aid Commission, Grant Programs Customer Service, P.O. Box 419027, Rancho Cordova, CA 95741-9027. Schools that wish to appeal on behalf of a student should send forms (G21, G22), GPAs, copies of FAFSAs, or SARs to the same address.

Students who have questions may call the Commission toll free at 888.CA.GRANT.

## CALIFORNIA RESIDENCY

Cal Grants and most other state aid programs are for California residents only. (The Assumption Program of Loans for Education accepts applications from out-of-state teachers.)

California residency for unmarried students who are not 18 by September 20, 2002, is based on the residency status of a parent or non-parent adult responsible for their direct care and control. To qualify as a non-parent adult, he or she must have had continuous direct care and control of the student for at least two years prior to September 20, 2002.

Unmarried students under 18 are legal California residents if:

- a parent has been a legal California resident for one year immediately prior to September 20, 2002; or
- the student has lived for two years with a responsible non-parent adult and that adult has been a legal California resident for at least one year immediately prior to September 20, 2002; or

- a parent is in the U.S. armed forces, stationed in California and on active duty as of the first day of class.

Students whose parents are living overseas are considered California residents if they are minors and have been living under the direct care and control of a California resident for at least two years as of September 20, 2002, or their parents have maintained their California residency during their absence from the state.

All married students, regardless of their age, and all unmarried students 18 or older, must establish their own residency. If they will be 18 on or before September 20, 2002, they must have lived in California for at least one year immediately before this date to be considered a California resident. They also must be in the United States legally and be able to establish U.S. residency based on their status with the U.S. Immigration and Naturalization Service.

Cal Grants will be renewed if students continue to demonstrate financial aid eligibility, are maintaining satisfactory academic progress (as defined by the college for federal financial aid eligibility), are not in default on any student loan or do not owe a refund on any state or federal grant, unless repayment arrangements have been made and accepted.

Cal Grant renewal is also based on students' educational level, their remaining program eligibility and the Commission's receipt of appropriate payment transactions.

Award amounts for the Cal Grant A and B Entitlement and Competitive awards, Cal Grant C award and Cal Grant T award may be adjusted each year if students' eligibility for financial assistance changes, or if state budget allocations for student financial aid are reduced or increased.

Students renewing their awards will be evaluated by the campus they will be attending in 2002-2003, and they should be sure to list this college on their FAFSA.

Cal Grants A and B may be received for up to four years for those students awarded them for their freshman year; students enrolled in specialized degree programs that require five years, and those in teaching credential programs, may receive their grants for up to five years. To qualify for this additional Cal Grant year, programs must be designated by the colleges as five-year programs and students must request an extension from the Commission.

Cal Grant B recipients who attend a tuition- or fee-charging college (other than a community college) will have their grants increased to cover all or part of the cost of tuition and fees, as well as living expenses, after completing their first year of college.

The Cal Grant C may be continued for a second year without a formal renewal process for students who have not completed their course of study.

## CAL GRANT INCOME AND ASSET CEILINGS 2001-2002

Even though the California Student Aid Commission uses absolute family income ceilings when selecting recipients for the Cal Grant awards, all students are encouraged to apply, even if their family income and assets are above the ceilings. Many things can happen between the time the FAFSA is submitted and the start of school that can dramatically change a family's situation, including illness or layoff. Also, the Commission periodically raises the income ceilings. Keep in mind that the FAFSA does not collect information on home equity, retirement funds, prepaid tuition plans and life insurance plans.

	Cal Grants A, C, T	Cal Grant B
<b>Income</b>		
Dependent students*		
Family size		
Six or more	\$78,842	\$43,305
Five	\$73,097	\$40,113
Four	\$68,202	\$35,857
Three	\$62,776	\$32,239
Two	\$61,286	\$28,622
Independent students		
Single, no dependents	\$25,004	\$25,004
Married, no other dependents	\$28,622	\$28,622
<b>Assets</b>		
Dependent students*	\$52,774	\$52,774
Independent students	\$25,110	\$25,110

\* These ceilings also apply to independent students with dependents other than a spouse.

## “Tip”

Students who submit the FAFSA and GPA Verification Form by the March 2 deadline, but do not receive any written communication from the Commission by April 30, 2002, must call 888.CA.GRANT to resolve any issues.

## GPA VERIFICATION FORMS

All schools that previously ordered the GPA Verification Form for Cal Grants A, B and C (form G-4) will automatically receive a supply of the new forms, in the same quantity as the year before. If your school does not receive its G-4 forms by the beginning of November, please call 888.CA.GRANT.

The Cal Grant T GPA Verification Form (form G-196) is a separate form and can be ordered from the Commission in December of each year.

If your school submits verified GPAs on behalf of its students, it is not necessary for students to file their own GPA Verification Form. Even if your school submits verified GPAs on diskette, you still should give each student a copy of the GPA Verification Form because it provides important information all students should have.

Students who file their own GPA Verification Forms should use original forms, not photocopies or color photocopies. GPA Verification Forms are scanned by computer and must be originals to be clearly read.

Keep in mind that all GPA Verification Forms for Cal Grants A, B, and C must be submitted to the Commission by the March 2, 2002, postmark deadline (or by the September 2 deadline for students who will be attending a community college), whether submitted on diskette or paper.

### Avoid Common GPA Verification Errors

Here are the three most common GPA verification errors:

- School certification left blank. For 1999-2000, more than 1,880 forms had no school certifications.
- Missing or incorrect Social Security number. Without one, GPA Verification Forms cannot be matched to FAFSAs.
- The signature section completed by the student. These forms will not be accepted. If your school is unable to verify a GPA, the form should be returned to students to give them an opportunity to obtain a school-certified GPA from their prior or future school.

## GPAs FOR CAL GRANTS

### How they are calculated

Grade point averages used to determine Cal Grant eligibility are calculated on a 4.00 scale (to two decimal places) and include failing grades for courses that have not been repeated at the time grades are submitted. Schools must calculate GPAs for Cal Grants using the same method for all their students. (GPAs for admission to the University of California, the California State University and independent colleges are calculated differently.)

For Cal Grants, the following grades are included in the GPA calculation:

- **High school GPA for 2001-2002 high school seniors.** All grades from the sophomore and junior years, except those for physical education and Reserve Officers' Training Corps. Sophomore grades for accelerated juniors graduating in spring 2002 are included, as are summer school grades received after completing the junior year. Grades earned in the 2001-2002 school year are not included, and extra weight is not added for honors or advanced placement classes.
- **High school GPA for high school graduates and first-year college students who graduated from high school before 2001-2002.** All grades from the sophomore, junior and senior years of high school, except PE and ROTC. If students have completed 24 college semester units before their school submits their GPA, their GPA will consist only of college grades.

Graduates of foreign high schools must provide their SAT or ACT test score, unless they have a college GPA that includes at least 24 semester units or the equivalent.

- **Other Cal Grant undergraduates.** All college grades received before the GPA is reported, including at least 24 semester units or the equivalent.

### Test Scores in Lieu of GPAs

A test score may be required instead of a high school grade point average for students:

- who have a General Educational Development test score. These students must send a copy of their GED score directly to the California Student Aid Commission.
- from schools that do not provide grades, schools not accredited by the Western Association of Schools and Colleges, or schools without a course list approved by the University of California. These students must provide their SAT, ACT or GED test score.
- who were home-schooled or who attended a charter school. These students also should submit their ACT, SAT or GED score.
- who graduated from high school more than five years ago. These students may provide their SAT or ACT test score or use a re-established GPA.

### Re-established GPAs

Students who do not wish to use their high school GPA or a test score, and who do not have a college GPA (one with at least 24 semester units or the equivalent), may submit a re-established GPA from a California community college of 16 or more academic semester units or the equivalent.

# California's Specialized Programs

In addition to the Cal Grant Entitlement and Competitive programs, the California Student Aid Commission offers six specialized programs:

- Assumption Program of Loans for Education
- Graduate Assumption Program of Loans for Education
- Child Development Teacher Grant Program
- Law Enforcement Personnel Dependents Grant Program
- Robert C. Byrd Honors Scholarship Program
- State Work-Study Program.

## Assumption Program of Loans for Education

The Assumption Program of Loans for Education, also known as APLE, assumes up to \$11,000 in educational loans in exchange for teaching service for up to 6,500 outstanding students each year who are enrolled in a program leading to a K-12 teaching credential. Applicants are selected by their college with a teaching preparation program approved by the California Commission on Teacher Credentialing.

The program is also now open to out-of-state teachers who are not California residents.

APLE participants agree to teach for four consecutive years in a California public school either in a subject with a shortage of teachers (math, science, bilingual education, reading, special education) or in designated schools serving students from low-income populations. (The students choose which one when they apply.) The program assumes up to \$2,000 in educational loan debt for the first year of full-time teaching service and up to \$3,000 for each of the second, third and fourth consecutive years of teaching.

In addition, participants who teach math, science or special education in the lowest performing schools may receive up to \$19,000 in benefits (an additional \$8,000 on top of the \$11,000).

Participants must maintain satisfactory academic progress and continue to meet program requirements while pursuing the course work for their teaching credential. After graduating, students are still responsible for making their monthly loan payments. Once a year, after verifying that their year of teaching service was completed, the Commission makes a lump sum payment to their lender.

For APLE, students must:

- be a U.S. citizen or an eligible noncitizen
- be a legal California resident, unless they are out-of-state teachers
- have completed the equivalent of at least 60 semester units of postsecondary education
- have outstanding ability, as determined by the participating college

- be enrolled in an academic program leading to a bachelor's degree; be certified for admission to a program of professional teaching preparation approved by the California Commission on Teacher Credentialing; or agree to participate in a teacher trainee program or a CTC-approved teacher internship
- maintain satisfactory progress toward a credential
- register with the U.S. Selective Service, if required to do so
- have received, or be approved to receive, a federal Stafford, Perkins or Consolidation loan, or certain private educational loans associated with obtaining a bachelor's degree or an initial teaching credential
- agree to teach full time for four years in a subject area with a shortage of teachers or at a California public elementary or secondary school serving a large proportion of students from low-income families
- be free of any obligation to repay any state or federal grant, and not be in default or delinquent on any state or federal student loan
- not have completed the course work necessary to obtain an initial teaching credential. (For those who agree to teach math, science or bilingual education, or at a school serving low-income families, an initial teaching credential is defined as a preliminary or clear credential. For those who agree to teach special education or reading, an initial credential is defined as a specialist credential in special education.)

Applications are available beginning March 1 at California colleges with approved teaching credential programs. Participating schools distribute applications, assess academic ability and select applicants. Individual school deadlines may vary, but all colleges must submit their nominations to the California Student Aid Commission by the July 15, 2002, postmark deadline.

Out-of-state teachers may apply for the APLE program through the education office of the California county in which the school where they will be teaching is located. They may also contact the Commission at 888.CA.GRANT for application materials.

## Graduate Assumption Program of Loans for Education

The Graduate Assumption Program of Loans for Education is designed to encourage students to complete their graduate education and serve as faculty at one or more California colleges or universities. Each academic year, the program provides loan assumption benefits for up to 500 students who are enrolled full time in eligible graduate programs. Students receive up to \$2,000 a year in loan assumption benefits for up to three years of full-time teaching service at accredited California colleges or universities. Award benefits do not begin until recipients complete their first year of teaching service.

To be eligible, students must:

- be a U.S. citizen or an eligible noncitizen
- have a bachelor's degree or be enrolled in an academic program leading to a graduate level degree
- demonstrate academic ability and financial need
- attend an eligible college or university in California that participates in the loan assumption program
- be enrolled in, or admitted to, a full-time program each academic term beginning fall 2002
- maintain satisfactory academic progress
- register with the U.S. Selective Service, if required to do so
- not owe a refund on any state or federal educational grant or have a delinquent or defaulted student loan

In addition, applicants must have received, or be approved to receive, a student loan to meet the costs of their graduate study, or have received a loan for their undergraduate studies.

Applications are available from college financial aid offices or the Commission. One section of the application must be completed by a faculty member, who then must submit the application to the Commission by the June 30, 2002, postmark deadline. Selection is based on financial need and academic achievement.

## Child Development Teacher Grant

The Child Development Teacher Grant Program encourages college students to go into early childhood education. The Commission selects up to 100 outstanding college students each year who are pursuing child development permits at the teacher, site supervisor or program director level. Students at two-year colleges may receive \$1,000 per academic year for up to two years; those attending four-year colleges may receive \$2,000 per academic year for up to two years. The maximum benefit amount is \$6,000.

Participants must agree to work full time at a licensed California children's center for one year for each year they receive grant funds. This program is federally funded and subject to the availability of federal resources each year.

To be eligible, students must:

- be a U.S. citizen or an eligible noncitizen
- be a legal California resident
- demonstrate financial need and academic achievement
- not owe any state or federal grant or be in default or delinquent on any state or federal student loan
- be nominated by a postsecondary institution or employing agency
- enroll and attend a California community college or public or independent four-year college at least half time in courses leading to a child development permit through at least the fall term of the 2002-2003 academic year
- maintain satisfactory academic progress as defined by the college
- register with the U.S. Selective Service, if required to do so

A brochure and application materials are available from college financial aid and early childhood development offices and the Commission. The application deadline is June 1, 2002. Colleges must recommend applicants and may nominate as many as they wish. The Commission selects participants based on their financial need and academic achievement and notifies all applicants of their status.

## \$\$\$ FOR FUTURE TEACHERS

With its push to reduce class size, a near-record number of children at school age and thousands of older teachers close to retirement, California has a shortage of accredited K-12 teachers. There are a number of financial aid programs specifically designed to encourage students to go into teaching:

- The **Cal Grant T** assists with tuition and fees for students who plan to attend an approved teaching credential program in exchange for one year of teaching service at a designated school for each \$2,000 received. The award must be repaid if students do not complete the teaching service.
- **Fifth-year Cal Grant A and B awards** provide an additional year of grant assistance for students who enroll in a teaching credential program.
- The state **Assumption Program of Loans for Education** assumes up to \$11,000 in student loan debt in return for four years of teaching service in either a designated subject area or at a designated school, and up to \$8,000 more if participants teach math, science or special education at the lowest performing schools.
- The **Governor's Teacher Fellowship Program** provides \$20,000 for college costs while students are enrolled full time in a teaching credential program in return for four years of teaching service at a low-performing school. To learn more, go to [www.teacher-fellowship.calstate.edu](http://www.teacher-fellowship.calstate.edu).
- The federal **Teacher Loan Forgiveness** program forgives up to \$5,000 of federal Stafford student loan debt in return for five consecutive years of teaching service at a designated school.
- The state **Work-Study Teaching Intern Program** is for students interested in teaching but who are not ready for a credential program.

Students may also be eligible to receive a federal **Pell Grant** to attend a teaching credential program if the program is not part of a master's degree. They should check with their college's financial aid office.

To learn more about a teaching career, teaching preparation programs and financial incentives for teachers, or to locate the nearest California Teacher Recruitment Center, go to [www.calteach.com](http://www.calteach.com).

## Robert C. Byrd Honors Scholarship

Robert C. Byrd Honors Scholarships recognize exceptional high school graduates who show promise of continued academic excellence. They are renewable for up to four years of postsecondary study at any accredited U.S. college. For 2001-2002, the scholarship award was \$1,500. This program is federally funded and subject to annual funding review by Congress.

To be eligible, students must:

- be a U.S. citizen or an eligible noncitizen
- be a legal California resident
- graduate from a public or private secondary school between July 1 and June 30, 2002, or receive the equivalent GED or high school proficiency exam certificate between July 1, 2001, and March 31, 2002
- be considered a first-year college student beginning fall 2002
- attend college full time
- register with the U.S. Selective Service, if required to do so
- submit certification (federal form 80-0016) confirming they are not delinquent or in default on a federal scholarship or student loan

Applications are available from public and private high schools after February 1. Participating schools screen applications and nominate up to two students. Deadlines may vary at each school, but all nominations must be postmarked to the Commission by May 4, 2002. The Commission reviews all nominations, ranks and selects participants, and notifies the nominees of their status by June 2002.

## Law Enforcement Personnel Dependents Grant

Grants are available for dependents of California law enforcement officers who have been killed or totally disabled in the line of duty. Law Enforcement Personnel Dependents Grants are need-based and may be used to attend any California school accredited by the Western Association of Schools and Colleges.

Grants range from \$100 to \$9,708 a year, for up to four years. Students who receive an LEPD grant may also receive a Cal Grant or any other grant or college fee waiver if they are eligible. Awards for students with Cal Grants will match their Cal Grant awards.

Eligible law enforcement officers include peace officers (highway patrol, marshals, sheriffs, police officers), employees of the California Department of Corrections and the California Youth Authority, and permanent full-time firefighters employed by counties, cities, districts and other state political subdivisions.

To apply, students must file the FAFSA and a grant application form available from the Commission.

## State Work-Study

California's Work-Study Program offers eligible students enrolled at selected public and independent postsecondary institutions the opportunity to earn money to help pay for their education while gaining valuable work experience. The colleges selected by the Commission to participate in the program determine the eligibility of both students and employers.

To be eligible, students must:

- be a U.S. citizen or an eligible noncitizen
- be a legal California resident
- demonstrate financial eligibility as determined by the college's financial aid office
- be enrolled, or accepted for enrollment, at least half time at a participating college
- demonstrate satisfactory academic progress in a program leading to a degree or a certificate, according to federal standards
- register with the U.S. Selective Service, if required to do so

State Work-Study has two components. Through the first one, students are placed in positions related to their course of study. Jobs may be available with public institutions, nonprofit organizations or profit-seeking enterprises. For example, schools may employ students as librarians, teacher aides or tutors. Through the second component, students are placed in positions where they provide tutoring assistance to elementary and secondary students.

Independent and proprietary postsecondary schools cannot directly employ state Work-Study students.

## FEE WAIVER FOR LAW ENFORCEMENT AND FIRE PREVENTION DEPENDENTS

Children of California city, county or state fire prevention personnel who were killed or died as a result of active duty are eligible for a fee waiver at California's public colleges and universities (also known as an Alan Patee Scholarship). For more information, students should contact the registrar's or bursar's office at the college they plan to attend. The California Student Aid Commission does not administer this program.

# Governor's Scholarships

Public high school students who demonstrate high academic achievement on the statewide Standardized Testing and Reporting (STAR) test can earn a \$1,000 Governor's Scholars Award. The scholarships are for students who attain a combined reading and math score that places them in the top 5 percent statewide at their grade level or in the top 10 percent at their grade level at their comprehensive high school on the reading and math components of the STAR exam. Students who score in both the top 5 percent and the top 10 percent will receive one scholarship per year.

Students can earn one \$1,000 award each year in 9th, 10th and 11th grades, up to a maximum of \$3,000. To be eligible, students must have been enrolled at a California public school during the 12 consecutive months immediately prior to taking the exam. In addition, they must take components of both the STAR and California Standards exams. You and your students may go to [www.scholarshare.com](http://www.scholarshare.com) to check for updated information about exam requirements since requirements may change from year to year. Exam requirements for 2002 will be posted by December 31, 2001.

Under the Governor's Distinguished Mathematics and Science Scholars Program, students can earn an additional \$2,500 college scholarship if they have earned a \$1,000 Governor's Scholars Award and receive high scores on Advanced Placement or International Baccalaureate specific math and science exams. Under some circumstances, students may qualify using a Golden State Examination if it is taken before December 31, 2001. A complete list of eligibility requirements, exam scores and acceptable criteria for qualifying using a GSE exam score is available at [www.scholarshare.com/gsp/details.html#d3](http://www.scholarshare.com/gsp/details.html#d3). Students may receive the Governor's Math and Science award only once.

School districts will notify students by letter in early 2002 if they received a qualifying score for the \$1,000 Governor's Scholars Award. The letter will include instructions on how to claim their award. After a student has claimed an award, an account is set up for the student in the Golden State ScholarShare Trust. The account is held in trust for the recipient and is an asset of the state prior to withdrawal.

The Governor's scholarship programs are administered by the Scholarshare Investment Board.

To learn more, go to [www.scholarshare.com](http://www.scholarshare.com) or call 916.323.9740.

## GOVERNOR'S SCHOLARS AWARDS AND FINANCIAL AID

The Governor's Scholars Awards are awarded based solely on academic merit. If recipients have financial aid, the scholarship and financial aid must be coordinated. State law prohibits colleges and universities from reducing other state-funded financial aid (need- or non need-based) for recipients. This provision to exceed financial aid eligibility applies only to scholarship recipients and is limited to the amount of the scholarship funds withdrawn.

If students receive funds from a scholarship withdrawal in addition to federally funded financial aid, the students' resources must not exceed their financial need as calculated according to the federal methodology.

Because some scholarship recipients' financial aid may be affected by a scholarship withdrawal, colleges are strongly encouraged to explain financial aid and scholarship withdrawal options to students.

## MAXIMIZE THE SCHOLARSHIP'S BUYING POWER

Unlike many financial aid programs, the Governor's scholarships allow students to choose when and how to use the award funds. However, students should be careful about withdrawing scholarship funds because the amount they receive must be spent immediately for qualified higher education expenses—tuition, fees, books, supplies, room and board.

### “Tip”

Before students request a withdrawal from their scholarship account, they should contact their financial aid administrator. The administrator can help students plan their expenses for the year, coordinate the scholarship with the other financial aid and give them specific advice.

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# California Student Opportunity And Access Program

The California Student Aid Commission's California Student Opportunity and Access Program, or Cal-SOAP, is a coordinated outreach effort among school districts, public and independent colleges, community-based organizations and private sector partners to increase the number of low-income, first-generation and underrepresented students in higher education.

Now in its 23rd year, Cal-SOAP directs state funds to consortia in 15 regions of the state. The funds are matched locally. All consortia share a common goal: to provide early outreach on higher education and financial aid to raise the college attendance rates of students from schools or geographic regions with documented low eligibility or college participation rates, students who would be the first in their families to attend college, or students who are from low-income families.

In addition, Cal-SOAP consortia provide salaries and work experience for eligible postsecondary students who serve primarily as peer tutors and advisors.

While each project offers services specific to the needs of its local community, each one also focuses on three major areas:

- tutoring students who have potential for success in postsecondary education
- providing individual, group and peer counseling to help students enter and successfully complete college
- disseminating information about college admission requirements, courses of study, costs, financial aid opportunities and other aspects of postsecondary education.

The program was expanded last year to include a pilot program called "Transfer: Making it Happen," which provides academic counseling and financial aid information to help community college students successfully transfer to four-year colleges.

# Federal Student Aid

Nearly 70 percent of all student aid awarded each year comes from the federal government, primarily through the U.S. Department of Education's student aid programs.

These programs include:

- Pell Grants
- Stafford loans
- PLUS loans for parents
- Perkins loans
- Federal Supplemental Educational Opportunity Grants
- Federal Work-Study

Eligibility for federal student aid is based on financial need. Not all colleges participate in all these programs. To learn more, students should contact each college's financial aid office when they apply for admission.

Student aid is also available from the U.S. Public Health Service and the U.S. Department of Veterans Affairs.

To be eligible for federal student aid, students must:

- be a U.S. citizen or an eligible noncitizen
- be enrolled, or accepted for enrollment, in a degree or certificate program at a college or occupational or career school approved by the U.S. Department of Education (correspondence or telecommunications courses must be part of a degree program)
- have a high school diploma or GED (General Educational Development) certificate, pass a test approved by the U.S. Department of Education or complete a high school education in an approved home-school setting
- maintain satisfactory academic progress
- have a valid Social Security number
- register with the U.S. Selective Service, if required to do so

Students who have been convicted of possessing or selling illegal drugs may not be eligible for federal financial aid, depending on when the conviction occurred. They can regain their eligibility early by completing a drug rehabilitation program. To learn more or to request a brochure on federal financial aid and drug convictions, call 800.433.3243.

## Pell Grants

The federal Pell Grant program is the country's largest grant program. Pell Grants are awarded solely on demonstrated financial need to every eligible undergraduate student who has not already earned a bachelor's or professional degree. They do not need to be paid back.

Pell Grants can be used for tuition, fees and living expenses. Even at schools with low fees, such as community colleges, they can still be used for living expenses. In some cases, students may receive a Pell Grant to attend a teaching credential program, if the program is not part of a master's degree. They should check with their college's financial aid office to see if they qualify.

When students file their FAFSA, they are automatically considered for a Pell Grant. Their Student Aid Report will report their initial eligibility. Their college will inform them in writing how much their grant award will be and when and how they will receive the funds.

For 2001-2002, Pell Grants for full-time students ranged from \$400 to \$3,750. Pell Grants are also available for students enrolled less than half time. Students may receive only one Pell Grant a year and may not receive Pell Grant funds for more than one college at a time. If a student will be attending two different colleges during the same enrollment period, they must notify the financial aid administrator at both schools.

## “Tip”

A college's eligibility for the federal student aid programs does not ensure the quality of its education or the student's ability to benefit from its training.

## Federal Student Loans

The federal government provides low-interest loans for higher education, including Stafford loans for students and PLUS loans for parents. These loans may be offered through the Federal Family Education Loan (FFEL) Program or the Direct Loan Program. The main difference between the two loan programs is the source of loan funds. FFEL loans are made by banks, savings and loans, and credit unions, insured by the federal government, and guaranteed by guaranty agencies. For Direct loans, the federal government acts as both the lender and guarantor. Loan limits and deferment and cancellation benefits are the same for both loan programs, but repayment options differ slightly.

Some colleges participate in both loan programs, but students may borrow under only one program at a time.

While most two- and four-year colleges and universities, graduate and professional schools and many occupational and career colleges are approved for the Stafford and PLUS loan programs, not all participate in them.

The loan information that follows pertains primarily to FFEL loans. To learn more about Direct loans, visit [www.ed.gov/directloan](http://www.ed.gov/directloan).

## “Tip”

Because interest accrues on unsubsidized loans and can actually increase the amount of their loan when interest is capitalized, students are encouraged to make interest payments while in school to help ease their long-term debt obligations.

### 0% GUARANTEE FEE LOANS

Borrowers pay no insurance fee on Stafford and PLUS loans guaranteed by the California Student Aid Commission and administered by EDFUND through at least September 30, 2002. They receive the 1 percent savings up front.

## THE MPN

The Stafford Loan Master Promissory Note is a written contract between the borrower and lender.

Colleges have the option of using the MPN as a single-year note or as a multi-year note. As a single-year note, students must complete a new promissory note for each new loan they receive. When used as a multi-year note, students complete the MPN the first time they borrow. All their subsequent loans for up to 10 years will be disbursed through the original MPN. Borrowers must complete a new MPN if they change lenders. They may also have to complete a new MPN if they transfer to a different college.

Colleges are required to implement steps to ensure students have the opportunity to make sound financial decisions. At borrow “control points,” students can accept the loan amount, change the loan amount or refuse the loan. The control points may be provided through a notification process or a confirmation process. A typical notification to students would be an award letter describing the loans the student is eligible to receive. An example of a confirmation would be requiring students to return to the college the award letter on which they had indicated they were either accepting or declining the loan.

Borrowers may now e-sign for their loans online using their unique personal identification number, if their lender and college offer this e-sign option.

### The MPN Process At A Glance

Here's how the MPN process works:

**Step 1:** Students apply for a loan by filing the FAFSA or as part of the school's financial aid process.

**Step 2:** The school determines the students' eligibility for aid each year and, for eligible students, advises them of the loan type and amount.

**Step 3:** The school certifies each student's eligibility.

**Step 4:** Students complete the MPN. If they are attending a four-year or graduate school, this step is eliminated in the multi-year loan process. (Note: Step 4 may also occur before step 3 or after step 5.)

**Step 5:** The loan is guaranteed, if it is under the Federal Family Education Loan Program.

## Stafford Loans

Stafford loans are the largest source of federal student aid and are for eligible undergraduate, graduate, career and professional students. More than one in three students today borrows for college.

There are two types of Stafford loans: *subsidized*, for which the government pays the interest while students are in school and during grace and deferment periods; and *unsubsidized*, for which students pay all the interest on the loan. Students may receive both types of loans at the same time.

The interest rate on new Stafford loans is variable, adjusted annually on July 1, with a cap of 8.25 percent. (For new loans taken July 1, 2001, to June 30, 2002, the in-school interest rate is 5.39 percent and the rate during repayment is 5.99 percent.) Origination and insurance fees of up to 4 percent may be deducted from each disbursement.

Generally, repayment begins six months after the student graduates, withdraws from school or drops below half-time enrollment. This six-month period is referred to as the “grace” period. No repayment on the principal is required while the student attends school at least half time or during grace or deferment periods. Typically, borrowers have up to 10 years to repay their loans.

### Subsidized Stafford Loans

Subsidized Stafford loans are for students who have demonstrated financial need. The federal government pays the interest on subsidized loans while the student is in college and during grace and deferment periods.

To qualify, students must be able to demonstrate financial need as determined by the college, in accordance with federal regulations. When determining financial aid eligibility, colleges consider the student's financial resources, including Pell Grants and private scholarships.

### Unsubsidized Stafford Loans

Unsubsidized Stafford loans are not based on financial need. Eligible students at participating colleges, regardless of their income and assets, may receive unsubsidized Stafford loans for their education.

With unsubsidized loans, students are responsible for paying all the interest on the loan, from the day the loan is first disbursed to when it is paid in full. Interest payments will be deferred while borrowers are in school unless they indicate otherwise. (FFEL borrowers who want to pay interest while in school should check box 12 on the MPN; Direct loan borrowers should contact the Direct Loan Servicing Center.)

If students choose to let the interest accumulate, it will be capitalized at repayment. Any additional interest will be based on the higher loan amount. It is to the student's advantage to pay the interest while in school. This way, they will be paying less in the long run since their debt will only be the original principal amount when repayment begins, plus future interest on that debt. Students can also pay the interest during the grace period.

## Applying for a Stafford Loan

Students apply for a Stafford loan by filing the FAFSA and answering yes to FAFSA question 33, indicating their interest in a student loan. Even if students are not sure they will need a loan, they should still answer yes to question 33, in case their situation changes later on. The college's financial aid administrator will use the information on the students' Student Aid Report to determine if they are eligible for a subsidized or an unsubsidized Stafford loan, or both. If they qualify for a loan and want to accept it, they must sign a Stafford Loan Master Promissory Note.

Depending on the time of year, it can take up to two weeks to process a loan after the completed Master Promissory Note reaches the lender. Although some colleges may take advantage of technology that allows faster loan processing, students should always plan ahead if applying for a loan.

Stafford loans are for educational expenses at the college that certified the student's eligibility. If students decide to attend another college during the loan application process, they must reapply for a loan through the new college.

A wide variety of lenders participate in the FFEL program and each has its own lending policies. Students should contact their college financial aid office for help selecting a lender if they are borrowing a loan under the FFEL program.

## Receiving Stafford Loan Funds

The lender will disburse loan funds to the college, according to the college's academic calendar. These dates may not be changed by the student or lender. The college will inform students when the funds are available. The funds must first be used to pay for tuition, fees, room and board. If any loan money remains, students will receive the funds unless they give the school written permission to hold the funds for them.

The college will release the funds to students no earlier than 10 days before instruction begins and only after their enrollment status and academic progress have been verified.

## FFEL STAFFORD LOANS

### Promissory Note Checklist

Be sure students:

- ☐ Read the promissory note and the borrower's rights and responsibilities carefully.
- ☐ Answer every item. Blank or unreadable items can delay the processing.
- ☐ Check to see that all answers can be read on all copies.
- ☐ Sign and date the promissory note.
- ☐ Keep the Student Copy for their records.
- ☐ Forward the completed promissory note to the appropriate place.

### Management Tips

Remind students to:

- ☐ Keep in contact with their lender while in school and during grace and repayment periods. Students should be sure their lender (or holder) has their current mailing address, enrollment status and graduation date.
- ☐ Submit an In-School Verification Form if they transfer to another school. The form should be sent from the new school to the lender so that the student does not have to begin repaying the loan. The form is available from their lender.
- ☐ Inform their lender when they graduate or withdraw from school, so they can be notified when payments begin and how much they will be.
- ☐ Notify their lender if they return to school. Their lender may allow them to postpone (defer) their monthly payment.
- ☐ Keep copies of all correspondence with their lender.
- ☐ Notify their lender and EdFUND if they have a name change.
- ☐ Make a financial plan for their income and expenses to ensure they can afford to repay their loan and do not over-borrow.

## “Tip”

By paying off their subsidized loan in full before their grace period ends, students will not have to pay any interest on their loan since none would have accrued.

At some colleges, first-time borrowers who are beginning their first year of undergraduate study may not receive their first loan disbursement until 30 days or more after classes begin due to federal restrictions. Because this could mean a month or more before funds are released, students should not plan to use their loan funds to pay expenses or fees due early in the academic year.

Lenders must give student borrowers a loan disclosure statement before or at the same time they receive their first disbursement. This disclosure statement provides important details about their loan and their responsibilities as a borrower. Students should review this document thoroughly and understand all the terms, conditions and features of their loan before accepting it.

All colleges must provide loan entrance counseling to first-time student borrowers, either in person, by videotape or electronically, before releasing the first loan disbursement. Some colleges may require their student borrowers to attend counseling sessions each year while in college.

If students fail to enroll or attend class as required, the loan must be repaid in full immediately.

## Total Stafford Borrowing

The amount students can borrow largely depends on their student budget, their expected family contribution, their enrollment status and year in school, other financial aid they may receive and whether they are dependent or independent students.

If eligible, students may borrow both a subsidized and an unsubsidized Stafford loan at the same time. Dependent students can borrow up to \$2,625 for their first year and up to \$3,500 for the second year. The maximum amount increases to \$5,500 a year for the third and fourth years of study.

Independent undergraduates, and dependent students whose parents were unable to qualify for a PLUS loan, may borrow up to \$6,625 their first year, of which no more than \$2,625 may be in subsidized loans and up to \$7,500 for their second year, of which only \$3,500 may be in subsidized loans. They may borrow up to \$10,500 for the third and fourth years of study, but no more than \$5,500 of this amount may be in subsidized loans.

Graduate students can borrow up to \$18,500 each year, but only \$8,500 may be in subsidized loans.

See the Stafford loan limit chart below.

## FEDERAL STAFFORD LOAN LIMITS

Academic Year	Dependent* Student Sub & Unsub	Independent Student		Maximum Subsidized & Unsubsidized
		Sub & Unsub	Additional Unsubsidized	
First Year	\$2,625	\$2,625	\$4,000	\$6,625
Second Year	\$3,500	\$3,500	\$4,000	\$7,500
Third And Remaining Years	\$5,500	\$5,500	\$5,000	\$10,500
Graduate/Professional	_____	\$8,500	\$10,000	\$18,500
<b>Aggregate Limits</b>				
Dependent Undergraduate	\$23,000	_____	_____	\$23,000
Independent Undergraduate	_____	\$23,000	\$23,000	\$46,000
Graduate/Professional	_____	\$65,500	\$73,000	\$138,500

\*Dependent students whose parents are unable to obtain a PLUS loan may borrow the same amount in unsubsidized loans as independent students.

## PLUS Loans

PLUS loans are for parents or stepparents who need to borrow for their child's undergraduate education. These loans are not based on a family's income or assets. Parents may borrow up to the total costs of their dependents' education, minus other financial aid their child may receive. PLUS loans also may serve as a supplemental source of money for parents whose dependents have a Stafford loan. Parents are responsible for repaying their PLUS loan, even if their child does not complete his or her education.

PLUS loans carry a variable interest rate, adjusted July 1 each year, with a cap of 9 percent. (For new loans taken July 1, 2001, to June 30, 2002, the interest rate is 6.79 percent.) Interest begins to accrue with the first disbursement of loan funds. Origination or insurance fees of up to 4 percent may be deducted from each loan disbursement. Repayment begins 60 days after the final loan disbursement of the academic year. There is no grace period.

Before signing, borrowers should check with their lenders about deferment or forbearance options in case they ever need to apply for one.

To qualify for a PLUS loan, parents must be U.S. citizens or eligible noncitizens, have a valid Social Security number and pass a credit check. For the credit check, they must not have any outstanding tax liens, unpaid judgments, delinquent or defaulted loans or credit card debt, or any bankruptcy, foreclosure or wage garnishment within the past five years. Parents who cannot pass the credit check may still be able to receive a PLUS loan if they know someone who is willing to co-sign their loan.

Dependent students whose parents do not qualify for a PLUS loan may want to apply for an unsubsidized Stafford loan and should discuss this possibility with their college financial aid administrator.

## Applying for PLUS Loans

To apply for a PLUS loan, one parent must complete the PLUS loan application/promissory note. In addition, students must file the FAFSA.

Alternatively, many colleges electronically transmit loan application information to EdFUND or to the lender for guarantee. After parents complete and sign a loan request statement (or its equivalent) and credit check authorization, the college electronically transmits the information to EdFUND or to the lender to start the loan process. Once parents have been determined to be creditworthy and their loan is guaranteed (or sometimes before), a pre-printed application/promissory note is mailed to them. If the college uses this procedure, the loan process cannot be completed until parents sign and return the promissory note to the lender.

For application information, parents should work with the college's financial aid administrator.

## Receiving PLUS Loan Funds

PLUS loan funds are delivered to the college by check or electronic funds transfer. The college releases the funds no earlier than 10 days before instruction begins and only after the student's enrollment status and academic progress have been verified. The college provides the lender with a schedule of disbursement dates.

In addition, the lender must give parents a loan disclosure statement before or at the time of the first disbursement. This disclosure statement provides important details about the PLUS loan, including its repayment terms, interest rate and borrower responsibilities. Parents should review this document thoroughly and understand it fully before accepting the loan.

Once the loan check is cashed, parents assume the responsibility of repaying the loan.

If the student fails to enroll or attend class as required, the PLUS loan must be repaid in full immediately.

## FFEL PLUS LOANS

### Application Checklist

Be sure borrowers:

- ☐ Read the promissory note and the borrower's rights and responsibilities carefully.
- ☐ Answer every item in the Borrower and Student sections. Blank or unreadable items can delay processing.
- ☐ Make sure all answers can be read on all copies.
- ☐ Write in the loan amount requested.
- ☐ Sign and date the application and promissory note.
- ☐ Keep the Borrower's Copy for their personal records.
- ☐ Forward the application and promissory note to a participating lender after the Borrower, Student and School sections have been completed.

### Management Tips

Borrowers should:

- ☐ Always keep the lender (or holder) informed of their current mailing address and telephone number, and of their dependent's enrollment status.
- ☐ Inform the lender if they or their dependent has a name change.
- ☐ Keep copies of all correspondence.

## **“Tip”**

Students should file a FAFSA before their parents apply for a PLUS loan because doing so may result in more favorable types of financial aid.

## **Campus-Based Financial Aid**

When students file their FAFSA and provide any additional information to their college, they are also considered for three campus-based federal programs: Perkins loans, Federal Supplemental Educational Opportunity Grants and Federal Work-Study. Each college decides how to award these federal funds and sets its own application deadlines. However, all schools do not participate in all three programs. For more information, students should contact their college's financial aid office.

### **Federal Perkins Loans**

Perkins loans are low-interest loans for both undergraduate and graduate students with exceptional financial need. Students can borrow up to \$4,000 for each year of undergraduate study, up to \$6,000 per year if they are graduate students. In all, they can borrow up to \$20,000 for undergraduate study and up to \$40,000 for graduate or professional study. However, Perkins loan funds are usually very limited, so few students receive the top award amounts.

With Perkins loans, the college is the lender. The interest rate is fixed at 5 percent. Students pay no interest on their Perkins loan while they are enrolled at least half time and must begin repaying their loan nine months after graduating, leaving school or enrolling less than half time. Depending on how much they borrow, they may have up to 10 years to repay.

## **Federal Supplemental Educational Opportunity Grants**

Colleges award these grants of between \$100 and \$4,000 per year to undergraduate students with exceptional financial need, with priority given to Pell Grant recipients.

### **Federal Work-Study**

If students are offered Federal Work-Study as part of their financial aid package, their college will help them find a part-time job on or off campus. If possible, they will be placed in work related to their studies or career plans, or in community service. They will earn at least federal minimum wage.

## **EDT\$T OFFERS LOAN COUNSELING ONLINE**

EDT\$T™ is an online entrance and exit loan counseling tool for colleges and students developed by EDFUND. First-time student borrowers are required to have loan counseling before receiving their funds and before leaving school. EDT\$T educates students about the essentials of borrowing and then tests their knowledge. For a preview, go to [www.edfund.org](http://www.edfund.org) and click on the EDT\$T icon.

## **“Tip”**

The number one rule for students when applying for a student loan is to be conservative. Students who borrow more than they need just to be “on the safe side” will easily find ways to spend the extra funds. Loan debt can add up quickly. Remind students that a “loan” means it must be paid back, and that it is more difficult to start out fresh after college when you have a large debt hanging over your head. Things like a new car or first house may have to be put on hold for several years while student loans are being paid off.

# Things To Know Before Accepting A Student Loan

A loan is a serious commitment. Before borrowing, students and parents should be sure they understand all their responsibilities.

In some cases, federal student loan debt may be forgiven or canceled. For more information, see page 34-35.

Before applying for a loan or accepting loan funds, students and parents should ask:

- ☐ **Is the college or program a good investment?** Students have the right to be informed about a college's tuition and refund policies, academic and training programs, financial aid programs, faculty and facilities, and graduates' success in finding a job. They also have the right to ask about the college's completion and transfer-out rates. Even if they do not graduate, cannot find a job or are not happy with their education, students still must repay their loans.
- ☐ **Are there job opportunities in their chosen field?** Some jobs and careers are more stable than others. Students can learn more about 250 occupations, including the nature of the work, training needed, job outlook and earnings, in the federal *Occupational Outlook Handbook*. If your school library does not have a copy, it is available on the Internet at [www.bls.gov/oco/home.htm](http://www.bls.gov/oco/home.htm). Students can find links to jobs at [www.edfund.org](http://www.edfund.org) (click on Students/Parents, then Managing Your Student Loan and then Finding Work).
- ☐ **Are there other options?** Students should check out all scholarships, grants and employment opportunities first. Can they borrow less and earn more?
- ☐ **Can they repay the loan?** Before applying for a loan, students and parents should determine how much they can afford to repay. Using EdWISE, the online financial planning guide at [www.edwise.org](http://www.edwise.org), they can estimate how much they will need, what their monthly payments and other expenses will be, what they can expect to earn and more.

In addition, they should:

- ☐ **Know all their rights and responsibilities.** Before receiving loan funds, borrowers must sign a promissory note, which is a binding legal document. It is a written promise to repay and an agreement to the terms and conditions of the loan. The promissory note also states borrower rights and responsibilities.
- ☐ **Simplify loan repayment by staying with one lender.** Many lenders offer loans, and their lending policies differ. Remaining with the same lender for any additional loans may keep payments more manageable by minimizing the number of monthly payments and the lenders to contact for changes in name, address or enrollment status.
- ☐ **Keep in touch with their lender and school.** Borrowers are required to inform their lender promptly of any changes in name, address, enrollment status and graduation date.
- ☐ **Automate payments, if possible.** Many lenders allow borrowers to set up automatic payments from their bank account. This can help them build a good payment record and save money in the long run.

Students and parents should also know:

- ☐ **Lenders have three options in servicing a loan.** After originating a loan, the lender can keep the loan until it is paid in full, sell it to a secondary market, or keep it and contract with a servicer to manage the day-to-day details of tracking or collecting loan payments. If a loan is transferred, borrowers will be notified by mail so they should always make sure lenders have their current address.
- ☐ **Repayment for Stafford loans begins six months after students graduate, drop below half-time enrollment or withdraw from school.** This six-month grace period gives them time to organize their finances, get a job and prepare to begin paying off their loan.
- ☐ **Interest on unsubsidized Stafford loans starts to accrue immediately.** Repayment on the amount borrowed begins six months after the student graduates, leaves college or enrolls less than half time—the same as for subsidized loans. Borrowers are responsible for paying the interest, but they can allow it to accumulate while in college. If they do, the interest will be capitalized at repayment. Capitalizing the interest will increase the overall amount and cost of their loan. It is to the advantage of borrowers to pay as they go.
- ☐ **Interest on Perkins loans is 0 percent while students are enrolled at least half time.** Students must begin repaying their loan nine months after they graduate, leave school or enroll less than half time. The interest rate during repayment is 5 percent.
  - ☐ **Repayment of PLUS loans begins 60 days after the last disbursement of the school year.**

There is no grace period. Parents could be paying both principal and interest on their loan while their child is still in college.

## **CAREFUL! THAT'S REAL MONEY!**

Two publications from EdFUND give students a firm grasp of the real-world issues of borrowing for college and what it means to accept a student loan. The *Entrance Guide to Your Student Loan* covers the types of loans, definitions of loan terms and the key players, and financial planning. The *Exit Guide to Repaying Your Student Loan* provides sound advice on managing student loans, a summary of repayment plans and incentives, tips for creating a financial plan, and borrowers' rights and responsibilities. To order, call 877.2EDFUND, go to [www.edfund.org](http://www.edfund.org), or use the order form in back (publications no. L-80A–Entrance; no. L-80B–Exit).

### **□ Changing repayment plans and filing for a deferment or forbearance are two ways to avoid delinquency and default.**

If borrowers fall behind in their payments, their delinquency may be reported to a national credit agency, which could tarnish their credit rating and future ability to borrow.

If unemployment, temporary financial setbacks or other problems make it difficult to repay their loan, borrowers should look into changing their repayment plan or filing for a deferment or forbearance. See page 33 to learn more.

### **□ A defaulted loan is serious.** When students are 270 days late making a payment (360 days if they are Direct loan borrowers), they are in default. Being in default means the lender has turned their loan over for collection and the entire amount is due and payable. There are also other consequences: Wages and entire tax refunds may be garnished; belongings may be taken to pay back loans; collection charges and attorney's fees may be assessed, which will increase loan payoff amounts; professional licenses can be lost; and more.

### **□ It can cost money to borrow money.**

There may be origination and insurance fees, in addition to interest costs. Also, if borrowers do not make their loan payments on time, they may be charged late fees and collection costs.

### **□ The longer borrowers take to pay off their loans, the more interest they will pay.** Stretching out payments could mean paying hundreds or even thousands of dollars more over the life of the loan. By paying just \$20 a month on a \$7,500 loan while in college, students can save \$4,150 over the life of the loan. See page 37 to learn more.

### **□ Prompt and timely payments are critical.** Paying off loans is a great way to develop a good credit history, particularly for new graduates just starting a career.

## **Loan Repayment**

Before accepting a loan, borrowers should consider their future income and ability to repay. Monthly loan payments could be \$50 to more than \$650, depending on how much money they borrowed and their repayment plan. Manageable payments depend on starting income, amount of monthly payment, length of repayment and other student loan debts and expenses, including rent, food, utilities, car and insurance payments.

If borrowers are having difficulty making their payments, they should not avoid the problem but should contact their lender immediately. Lenders can explain their options. If borrowers still need help, they may call EdFUND toll free at 877.2EDFUND.

## **Loan Combination**

If a borrower's loans are all with the same lender, the monthly payments may be combined to simplify repayment. Not only will the borrower receive a single statement, but combining the loans may also lower the monthly payment. However, if the borrower pays only the minimum amount each month, the total payback on the loan will increase.

Here's an example: The minimum payment on a Stafford loan is currently set at \$50. Therefore, if the borrower has a loan for \$2,625, the monthly payment will be \$50, not \$32.30 as it would be with the standard 10-year repayment plan. With loan combination, the lender combines the principal of like Stafford loans. Therefore, if the borrower had two loans, each for \$2,625 (\$5,250 total), the minimum payment if the loans were combined would be \$54.40, not \$100.

## Repayment Plans

Borrowers of loans made under the Federal Family Education Loan Program may choose one of four ways to pay back their student loans and may change their plan once a year, or more often, by contacting their lender.

- **Standard plan** allows borrowers to pay the same amount each month—at least \$50, with repayment up to 10 years.
- **Graduated plan** allows payments to start out lower at first and gradually increase. No scheduled payment may be more than three times any other scheduled payment. Repayment can be up to 10 years.
- **Income-sensitive plan** is available to Stafford loan borrowers only. It provides for installments that are adjusted annually based on the borrowers expected gross income. Payments must cover at least the interest due. The maximum repayment term is 10 years.
- **Extended plan** is for new borrowers after October 7, 1998, who have more than \$30,000 in outstanding loans. The payments can be either fixed or graduated, with repayment up to 25 years.

Direct loan borrowers can choose from standard, graduated, extended or income-contingent repayment plans. The standard and graduated plans are similar to the ones described above. The extended repayment plan for Direct loans allows borrowers to repay their loan for up to 30 years, depending on the loan amount. The income-contingent plan bases the monthly payment on borrowers' annual income, family size and loan amount. As their income increases or decreases, so do their payments. After 25 years, any remaining balance on the loan will be forgiven, but borrowers may have to pay taxes on the forgiven amount.

For help choosing a repayment plan, borrowers can go to [www.edwise.org](http://www.edwise.org), key in their anticipated loan balance and let EDWISE show them how to save money.

## REPAYMENT INCENTIVES

Lenders (or secondary markets) may offer reduced rates or loan fee rebates to borrowers who are meeting their student-loan debt obligations (for example, 48 monthly payments on time). Interest rates may also be reduced if borrowers agree to direct pay—having monthly payments deducted directly from their personal checking account. Borrowers can save hundreds or even thousands of dollars by taking advantage of these and other incentives. To learn more, borrowers should contact their lender or servicer.

## LOAN REPAYMENT CHART

Borrowers are better off when they borrow conservatively, budget wisely and plan ahead. Knowing the monthly payments for the amount they borrow is a great start.

INTEREST RATE TOTAL AMOUNT BORROWED	NO. OF PAYMENTS	5.99%		8.25%		9.00%	
		PAYMENT	TOTAL INTEREST	PAYMENT	TOTAL INTEREST	PAYMENT	TOTAL INTEREST
\$3,000	71	\$50	\$553	\$54	\$801	\$55	\$880
\$5,000	120	\$55	\$1,658	\$61	\$2,359	\$63	\$2,601
\$8,000	120	\$89	\$2,653	\$98	\$3,774	\$101	\$4,161
\$10,000	120	\$111	\$3,316	\$123	\$4,718	\$127	\$5,201
\$16,000	120	\$178	\$5,306	\$196	\$7,549	\$207	\$8,322
\$20,000	120	\$222	\$6,633	\$245	\$9,437	\$253	\$10,402
\$25,000	120	\$277	\$8,291	\$307	\$11,796	\$317	\$13,003
\$35,000	120	\$388	\$11,608	\$429	\$16,514	\$443	\$18,204
\$50,000	120	\$555	\$16,582	\$613	\$23,591	\$633	\$26,005
\$100,000	120	\$1,110	\$33,164	\$1,227	\$47,184	\$1,267	\$52,011
\$138,500	120	\$1,537	\$45,933	\$1,699	\$65,349	\$1,754	\$72,035

## “Tip”

Show your students how to create and use a budget. For some, college may be the first time they are responsible for their own finances. Without a budget, students may find themselves asking “where did all the money go?” Help can be found at [www.edwise.org](http://www.edwise.org).

## LOAN CONSOLIDATION

### The Advantages

- With only one lender, borrowers will always know whom to contact.
- There is just one monthly payment.
- The repayment period is extended—from 10 to 30 years depending on the total debt. This usually means a lower monthly payment.
- Any subsidized Stafford loans consolidated will keep their interest subsidy benefits during deferment.
- If borrowers consolidate while in school or during their grace period, their interest rate could be lower. That's because the interest rates that apply to their loans are the "in-school" rates, which are lower than the rates they pay after entering repayment.
- Depending on the interest rates of their existing loans and how long they take to repay, borrowers could save money if interest rates increase in the future.
- Like Stafford and Perkins loan debt, consolidation loan debt can be forgiven for teaching, public or military service if the loans being consolidated were made after October 1, 1998.

### The Disadvantages

- Typically, there is a significantly higher payback. An extended repayment period means borrowers pay more interest over the life of the loan.
- Benefits may change or decrease. Existing loans will be combined into one new loan with a new set of benefits that may include different deferment and forbearance options. The borrower should be sure to check with the lender.
- The principal amount owed in the early years under the graduated plan may be only slightly reduced.
- Borrowers lose the interest subsidy benefit on their Perkins loans.

## Loan Consolidation

With loan consolidation, borrowers can combine any or all of their outstanding federal student loans into a single new loan with one monthly payment. The new loan will have a fixed interest rate, new terms and an extended repayment period of up to 30 years. Married borrowers may consolidate their individual loans under one new loan.

Borrowers may receive either a Subsidized Consolidation loan or an Unsubsidized Consolidation loan, depending on the types of loans being consolidated. If they are consolidating both types, they will receive both Consolidation loans, but still make only one monthly payment.

Both the Federal Family Education Loan Program and the Direct Loan Program offer Consolidation loans. To be eligible for a Consolidation loan, borrowers must be in the grace period or already in repayment, or be delinquent or defaulted borrowers who will reenter repayment through consolidation.



Direct loan borrowers may still be in college. In addition, borrowers cannot have another consolidation application pending or in process with another lender, or be subject to wage garnishment or a judgment due to a federal student-loan debt.

The interest rate on the new Consolidation loan is the lesser of the weighted average of the interest rates on the loans being consolidated, rounded up to the nearest eighth of a percentage point, with a cap of 8.25 percent. Each lender offers its own repayment options and plans. The total amount of the loans being consolidated will determine the amount of the monthly payment and the length of repayment.

Repayment options include level payments for the life of the loan, interest-only payments for a period of time, graduated payments and income-sensitive payments that begin low and later increase. There are no insurance or origination fees.

Stafford, PLUS, Perkins, SLS, and a number of other educational loans may be consolidated. Private loans from banks, colleges or family cannot be consolidated.

But Consolidation loans are not for everyone. Advantages and disadvantages depend on the types of loans being consolidated, their amounts, interest rates and repayment terms.

To apply for loan consolidation, the first step for borrowers is to contact one of their current lenders. If none of these lenders participates in the federal Consolidation program, borrowers may apply through any participating lender. After completing the paperwork, the process usually takes 30 to 90 days. Once borrowers have signed and submitted their Consolidation loan application/promissory note, they have committed themselves to the terms of the new loan.

If their application is approved, the consolidating lender pays off the full amount of their existing loans and makes a new Consolidation loan. Borrowers will receive a disclosure statement and a repayment schedule listing their total debt, the new interest rate and terms. Until this occurs, borrowers must continue to make regular loan payments, unless they have been granted a deferment or forbearance.

Consolidation payments begin no more than 60 days after the existing loans have been paid off by the new lender. (If borrowers consolidate their Federal Family Education loans during the grace period, they will lose any remaining benefits; Direct loan borrowers keep their grace period benefits.)

Before deciding to consolidate their loans, borrowers should take some time to see if they would benefit. Using EdWISE at [www.edwise.org](http://www.edwise.org), they can evaluate their repayment options. They should also ask their lender about the benefits of a Consolidation loan—what would their new interest rate, monthly payment and terms be? Would they still have the same deferment and forbearance options? As always, borrowers should pay careful attention to all the terms and conditions of the new loan.

## Resolving Delinquency with Deferment or Forbearance

If borrowers fall behind in their payments, they are considered to be “delinquent” on their loan. Their delinquency will be reported to a national credit agency, which could damage their credit and future ability to borrow. Borrowers should be urged to avoid delinquency by looking at their options. Depending on their situation, they may be eligible to have their payments reduced or postponed for a period of time, or they may be eligible to have their student loan debt forgiven.

## Deferment

One way to have payments postponed is through a deferment, but deferments are not automatic. They must be applied for and approved by the lender. Eligibility depends on the guidelines that were in place at the time of borrowers’ first loan. Deferments are not available for loans in default.

Borrowers may request a deferment in writing and submit proof of their eligibility to the lender. College financial aid offices, lenders, Direct loan servicers and EdFUND have forms to assist borrowers. Payments must be maintained until the lender notifies them that their deferment has been approved.

The most common reasons for deferment are returning to school at least half time, unemployment (three-year limit) and economic hardship (three-year limit).

Deferments may also be given to borrowers who are in a graduate fellowship program or a rehabilitation program for disabled individuals approved by the U.S. Department of Education.

During deferments, the federal government pays the interest on subsidized Stafford loans and Perkins loans.

If they are unable to meet regular monthly payments because of financial difficulties and are not qualified for a deferment, borrowers must notify their lender immediately.

## Forbearance

Borrowers who are having difficulty repaying their loan but who do not qualify for a deferment can request a forbearance from their lender to avoid default. A forbearance is not an entitlement, but is an option from the lender. Subject to lender approval, payments may be postponed or reduced, but borrowers remain responsible for paying the accruing interest.

Some possible reasons for forbearance include poor health, a rigorous residency program or a monthly loan payment that is more than 20 percent of a borrower's monthly gross income.

## Loan Forgiveness or Cancellation

In special cases, a loan may be discharged or canceled. If borrowers are eligible for loan discharge, their loan will be forgiven and they will not have to repay it.

Possible reasons for a student loan discharge include total and permanent disability, death, school closure, false certification of a borrower by the school and failure of the school to return loan funds to the lender as required (the amount kept by the school does not need to be repaid).

## Stafford Loan Borrowers

Portions of Stafford loans also may be canceled if borrowers take on certain jobs after graduating. For example:

- Full-time teachers for five consecutive years in designated K-12 schools serving low-income families may have up to \$5,000 of their Stafford loan debt forgiven for loans received on or after October 1, 1998, if they had no outstanding loan balance before then.
- Borrowers who complete a degree in early childhood education and work full time in a child care facility serving a low-income community may have up to 100 percent of their Stafford loan debt forgiven: 20 percent of their debt forgiven after each of the second and third year of employment, and up to 30 percent after the fourth and fifth years.

Stafford loan borrowers who claim bankruptcy may have their loans canceled only if the bankruptcy court rules that repayment would cause undue hardship.

## CAPITALIZING INTEREST ON UNSUBSIDIZED STAFFORD LOANS

Borrowers are responsible for paying the interest due on an unsubsidized Stafford loan from the date the lender first disburses the loan until the loan is paid in full. When interest is added to the principal balance of a loan rather than being repaid as it accrues, the process is called capitalization. When borrowers leave school and begin repaying their loans, the monthly payment may be higher or the loan's repayment time may be extended due to the increased loan balance. If borrowers receive a deferment or forbearance and choose to defer and capitalize interest charges, the loan's principal balance will increase each time the lender capitalizes unpaid interest. Borrowers will pay more interest charges over the life of the loan.

This chart demonstrates the difference between capitalizing interest and not capitalizing interest on a \$4,000 unsubsidized Stafford loan at 8.25 percent interest, under a standard repayment plan. The borrower attended college for four years and had a six-month grace period. In case number 1, the student paid off the interest during school, a total of \$1,485. In the second case, the total accrued interest of \$1,485 was capitalized once at repayment.

CASE	TOTAL PRINCIPAL AT REPAYMENT	MONTHLY PAYMENTS	NUMBER OF PAYMENTS	INTEREST PAID	TOTAL AMOUNT REPAYED*
1 Not Capitalized	\$4,000	\$50	117	\$1,827	\$7,312*
2 Capitalized	\$5,485	\$67	120	\$2,588	\$8,073
Difference					\$ 761

\*Includes original \$1,485 paid during school.

## Perkins Loan Borrowers

Borrowers of Perkins loans may also have their loans forgiven and be eligible for deferment if they:

- teach full time at designated low-income public schools, in a designated subject area or to children with disabilities
- work at a family service agency serving children from low-income families
- work as a full-time nurse, medical technician, law enforcement or corrections officer, or Head Start staff member
- serve as a VISTA or Peace Corps volunteer (up to 70 percent of the loan debt can be forgiven)
- serve in the U.S. armed forces in areas of hostility or imminent danger (up to 50 percent of the loan debt may be forgiven)

Perkins loan borrowers who claim bankruptcy may have up to 100 percent of their loan forgiven if seven years have passed between the date the loan became due and the date the borrower filed for bankruptcy.

To learn more, borrowers should contact their lenders or the agencies holding their loans.

## Loan Default

Trouble begins when borrowers miss a payment. When they are 240 days late making a payment, the entire amount of their loan becomes immediately due in full. When a loan is 270 days delinquent (360 days for Direct loan borrowers), they are in default.

Borrowers who default on their loan face serious consequences, including:

- loss of the privilege to make monthly payments, with the full loan amount becoming due and payable.
- loss of eligibility for future student financial aid.
- wage garnishment and attachment of property.
- withholding of state and federal income tax refunds and California lottery winnings.
- loss of deferment and forbearance options.
- loss of eligibility for certain federal and state jobs.
- loss of professional license.
- court action or litigation.
- assessment of collection costs, increasing the loan payoff amount.

During the life of a loan, the information borrowers provide on the Stafford Loan Master Promissory Note and the PLUS loan application/promissory note may be released by EDfUND to federal and state agencies, including the U.S. Department of Education, IRS, State Franchise Tax Board, Office of the Attorney General, State Personnel Board, Employment Development Department, and the Department of Motor Vehicles. This information includes their last known address, name and address of employer, and other information pertinent to the processing and collection of the loan.

## WHERE TO GO FOR HELP

If you know borrowers who are unable to pay back their student loans, they should call their lender or EdFUND toll free at 800.298.9490. Staff trained in default prevention are available Monday through Thursday, 8 a.m. to 8 p.m. Pacific time, Fridays, 8 a.m. to 5 p.m. Pacific time and Saturdays, 8 a.m. to 2 p.m. Pacific time.

# Steps To Becoming Money-Wise

Teaching students about money and debt can help them make more responsible choices when it comes to planning and paying for college and dealing with life's decisions after they graduate.

## Creating a Financial Plan

Learning to plan monthly finances can save students both money and financial headaches. It is never too early to create a spending plan and stick to it. By doing so, students can set spending goals ahead of time to make the most of their resources. Encourage students to use the financial planning worksheet in the *Fund Your Future Workbook for Students* on page 35 or at [www.edwise.org](http://www.edwise.org). In addition, the workbook lists nine steps to becoming more money-wise on pages 32-33.

## Smart planning online

EDWISE®, the financial planning guide at [www.edwise.org](http://www.edwise.org), can help students take much of the guesswork out of managing their money. By plugging in projected loan amounts, estimated expenses and earnings for their future career, they can find out ahead of time how much they can afford to repay or whether they need to earn more. They also get clear, concise planning information to help them figure the most efficient way to manage their finances, along with a printout of their financial plan.

You will find additional outreach tools at these Web sites:

- **[www.edfund.org](http://www.edfund.org)**  
From the Schools section of the EdFUND Web site, you will find a debt management tool kit with innovative products and consulting services, including debt management counseling, debt management workshops, high school outreach educational services, and entrance and exit counseling.
- **[www.jumpstartcoalition.org](http://www.jumpstartcoalition.org)**  
The Jump\$Start Coalition for Personal Financial Literacy seeks to improve the financial literacy of young adults.
- **[www.equifax.com/CoolOnCredit/parent.html](http://www.equifax.com/CoolOnCredit/parent.html)**  
Equifax's Youth Enlightenment Series teaches responsible credit and fiscal management.
- **[www.nfcc.org](http://www.nfcc.org)**  
The National Foundation for Credit Counseling offers an array of services.

## Money Moves

EdFUND offers a set of three videotapes drawn from the best of *Money Moves*, a popular PBS series. Narrated by comedian Jack Gallagher, the host of the *Money Moves* TV program, the 30-minute videos have fun with money matters while educating students

and parents about financial literacy and paying for college. One video covers tracking down scholarships and saving for college. Another takes on budgeting and the smart use of credit and debit cards. The third provides tips on how to reduce and stay out of debt and features a "money makeover."

A fourth video, *Money Moves Jr*, is tailored for middle school and high school students and covers money management concepts, credit card debt and budgeting for college.

These videos may be ordered from the Web site [www.edfund.org](http://www.edfund.org), by calling 877.2EDFUND, or e-mailing [publications@edfund.org](mailto:publications@edfund.org), and by using the order form in the back of this guide. When ordering, *Money Moves Jr* is video V-20; the *Money Moves* series is V-16, V-17 and V-18.

## Life 101

Managing money wisely is the main message of *Life 101*, a free newspaper distributed to every high school senior in California in December and January, compliments of EdFUND. The eight-page, full-color publication also contains useful tips on student financial aid and stories that tout the value of a college education. To receive a copy, call 877.2EDFUND, order from [www.edfund.org](http://www.edfund.org), e-mail your request to [publications@edfund.org](mailto:publications@edfund.org), or use the publications order form at the back.

## MANAGEABLE STUDENT LOAN PAYMENTS

Expected gross annual starting income after leaving school (in thousands)

Student loan debt (in thousands)

This graph can be used as a guide to determine if loan payments will be manageable. Find the point where expected gross income lines up with anticipated total loan debt. In example A, a \$12,500 debt will be manageable if total annual income is at least \$25,000. However, example B shows that the same debt will be difficult to manage if annual income is \$10,000.

## HOW JUST \$20 A MONTH REALLY ADDS UP

Paying as little as \$20 a month while in school for four years on \$7,500 in student loans—a \$4,000 unsubsidized loan and a \$3,500 subsidized loan—adds up to \$4,150 in savings over the life of the loan. That's at 8.25 percent under a standard repayment plan for 10 years.

### Loan Savings Snapshot

	Total principal	Total interest	Total payback
Original	\$9,158	\$5,605	\$14,763
New*	\$7,907	\$2,705	\$10,612
Savings	\$1,250	\$2,900	<b>\$ 4,150</b>

\*If student paid \$20 a month while in college.  
EDWISE rounds to the nearest dollar.

## CALIFORNIA STUDENT AID COMMISSION NINE-MONTH STUDENT BUDGETS 2001-2002

Allowance	with parents	campus housing	off campus
Tuition and Fees <sup>1</sup>	Actual institutional charges		
Books and Supplies <sup>2</sup>	\$846 per academic year		
Food <sup>3</sup>	per month per year	Actual institutional charges <sup>4</sup>	\$ 270/month \$2,430/year
	\$ 288/month \$2,592/year		
Housing <sup>5</sup>	per month per year		\$ 582/month \$5,238/year
	Included in above		
Transportation <sup>6</sup>	per month per year	\$ 62/month \$558/year	\$ 94/month \$846/year
Child/Dependent Care	<i>Reasonable expenses with adequate documentation provided by the student, depending upon age and number of children.</i>		
Personal/ Miscellaneous <sup>7</sup>	per month per year	\$ 164/month \$1,476/year	\$ 200/month \$1,800/year
Loan Fees	<i>For student loan borrowers, actual or average loan origination and insurance fees.</i>		
Total, excluding allowances based on actual institutional charges	per month per year	\$ 650/month \$5,850/year	\$ 1,240/month \$11,160/year

1 Includes all mandatory fees.

2 Includes books and educational supplies.

Doesn't include purchase or maintenance of a computer.

3 Includes food, snacks, meals on campus, and household supplies.

4 If contract is for less than nine months, adjustment may be made at the rate of \$276/month or fraction thereof.

5 Includes dorm charges, rent and utilities.

6 Includes travel to and from parent's residence and transportation costs to and from classes and work.

7 Includes clothing, laundry, dry cleaning, personal care, gifts, recreation, medical, etc.

## TAX BENEFITS FOR EDUCATION

The federal government provides a number of tax benefits for higher education. These included tax credits and deductions for education costs and student loan interest paid. To learn more, request a copy of the booklet, "Tax Benefits for Higher Education," published by EDFUND, by calling 877.2EDFUND, e-mailing [publications@edfund.org](mailto:publications@edfund.org) or using the order form in back. (It is publication number I-91.)

Students and parents should also contact their tax advisor for more information.

# Major Financial Aid Programs...at a glance

	program	who can apply	annual awards up to...	filing deadline	forms required
<b>GRANTS</b> <i>Need-based financial aid that does not have to be repaid</i>	Federal Pell Grant	undergraduates	\$3,750	contact your financial aid office	FAFSA
	Federal Supplemental Educational Opportunity Grant	undergraduates	\$4,000	contact your financial aid office	FAFSA
	Cal Grant A Entitlement and Competitive Awards	undergraduates	\$9,708	March 2, 2002•	FAFSA, GPA Verification Form
	Cal Grant B Entitlement and Competitive Awards	undergraduates	\$9,708	March 2, 2002•	FAFSA, GPA Verification Form
	California Community College Transfer Entitlement Awards	California community college students	\$9,708	March 2	FAFSA, GPA Verification Form
	Cal Grant C	occupational and career students	\$3,168	March 2, 2002	FAFSA, GPA Verification Form
	Cal Grant T (has a teaching service requirement)	students enrolled in teaching preparation programs	\$9,708	June 1, 2002	FAFSA, Cal Grant T GPA Verification Form
<b>WORK-STUDY</b> <i>College assists in locating a job related to your studies</i>	Federal Work-Study	undergraduates/graduate students	contact your financial aid office	contact your financial aid office	FAFSA
	State Work-Study	undergraduates/graduate students	contact your financial aid office	contact your financial aid office	FAFSA
<b>LOANS</b> <i>Borrowed money that must be repaid with interest</i>	Federal Stafford Loan (Subsidized and Unsubsidized)	undergraduates/graduate students	U - \$2,625-\$5,500 G - \$8,500	contact your financial aid office	FAFSA and Master Promissory Note
	Additional Unsubsidized Federal Stafford Loan	undergraduates/graduate students	U - \$5,000 G - \$10,000	contact your financial aid office	FAFSA and Master Promissory Note
	Federal PLUS Loan	parents of dependent students	†	contact your financial aid office	PLUS Loan Application and Promissory Note
	Federal Perkins Loan	undergraduates/graduate students	U - \$4,000 G - \$6,000	contact your financial aid office	FAFSA and Promissory Note
	Federal Consolidation Loan	undergraduates/graduate students	††	contact your lender	Loan Application and Promissory Note

- Community college students have a second deadline of September 2 for Cal Grant A & B Competitive awards
- Contact your financial aid office or the California Student Aid Commission
- † Loan amount limited to college costs minus financial aid
- †† Combines outstanding federal student loans to make repayment more manageable
- \* Applications available February 1 from high schools
- \*\* Applications available March 1 from schools with approved teaching credentialing programs

	program	who can apply	annual awards up to . . .	filing deadline	forms required
<b>SPECIAL PROGRAMS</b>	Robert C. Byrd Honors Scholarship	undergraduates	\$1,500	nominations by May 4, 2002*	Application Form••
	Assumption Program of Loans for Education	K-12 teacher candidates and out-of-state teachers	\$19,000 (for four years of service)	nominations by July 15, 2002**	Application Form••
	Graduate Assumption Program of Loans for Education	graduate students planning to teach at college level	\$6,000 (for three years of service)	nominations by June 30, 2002	Application Form••
	Child Development Teacher Grant	undergraduates	\$1,000-\$2,000	June 1, 2002	FAFSA and Application Form••
	Law Enforcement Personnel Dependents Grant	undergraduates	\$9,708	••	FAFSA and Application Form••
	Alan Patee Scholarship	surviving dependents of police or firefighters	waives registration fee	contact your bursar's and registrar's office	contact your bursar's and registrar's office
	Governor's Scholars Award	9, 10, 11 grade public high schoolers	\$1,000	—	must take the STAR test
	Governor's Math and Science Award	9, 10, 11 grade public high schoolers	\$2,500	—	must take the STAR test and advanced placement math and science exams
	Governor's Teacher Fellowship	students enrolled in teaching credential programs	\$20,000 in exchange for teaching service at a low-performing school	go to <a href="http://www.teacher-fellowship.calstate.edu">www.teacher-fellowship.calstate.edu</a>	Application Form
<b>INSTITUTION-BASED AID</b>	University of California Student Aid	UC undergraduates/graduate students	average award of \$2,700	contact your financial aid office	FAFSA
	State University Grant	CSU undergraduates/graduate students	U - \$1,428 G - \$1,508	contact your financial aid office	FAFSA
	Community College Board of Governors' Fee Waiver	California community college students	waives enrollment fees	contact your financial aid office	FAFSA
	Educational Opportunity Program	undergraduates at UCs and CSUs	\$1,000	contact your financial aid office	contact your financial aid office
	Extended Opportunity Programs and Services	California community college students	\$900	contact your financial aid office	contact your financial aid office
	Cooperative Agencies Resources for Education	California community college students	contact your financial aid office	contact your financial aid office	contact your financial aid office
	Unique scholarships, loans, grants	undergraduates/graduate students	contact your financial aid office	contact your financial aid office	contact your financial aid office

# College Eligibility For Financial Aid Programs

State and federal grants and loans may be used only at approved postsecondary institutions. For a list of colleges eligible for the federal loan and grant programs, contact the U.S. Department of Education; for a list of schools eligible for the individual state grant programs, contact the California Student Aid Commission.

## Cal Grants

To be eligible for the Cal Grant Program, postsecondary institutions generally must participate in the Federal Pell Grant Program and at least two of the three federal campus-based aid programs: Federal Work-Study, Perkins loan or Federal Supplemental Educational Opportunity Grant.

For Cal Grant T, teaching preparation programs must be approved by the California Commission on Teacher Credentialing, P.O. Box 944270, Sacramento, CA, telephone 916.445.7254. Or go to [www.ctc.ca.gov](http://www.ctc.ca.gov).

California law allows an exception to participation in the federal financial aid programs. Cal Grant awards may be used at any nonprofit regionally accredited school based and operating in California if the school (1) certifies that 10 percent of its operating budget is spent on school-funded educational grants, and (2) demonstrates that it has the administrative capacity to administer the funds.

## Assumption Program of Loans for Education

For APLE, schools must be eligible to participate in the state and federal financial aid programs and have a program of professional teaching preparation approved by the Commission on Teacher Credentialing, P.O. Box 944270, Sacramento, CA, telephone 916.445.7254. Or go to [www.ctc.ca.gov](http://www.ctc.ca.gov).

## Graduate Assumption Program of Loans for Education

To participate in the Graduate Assumption Program of Loans for Education, schools must have accredited graduate or professional programs in California and must participate in the Commission's financial aid programs.

## Robert C. Byrd Honors Scholarships

To offer these scholarships, schools must be public or private nonprofit U.S. postsecondary institutions. Proprietary institutions are not eligible.

## State Work-Study

Schools must be public or private colleges, universities or postsecondary institutions to participate in the State Work-Study Program. (Private and postsecondary institutions cannot directly employ students under the program.)

## APPROVAL AND ACCREDITATION AGENCIES

Generally, a college is accepted for California's student aid programs after being approved for the federal aid programs:

### ■ U.S. Department of Education Student Financial Assistance

50 United Nations Plaza, Room 268  
San Francisco, CA 94102  
415.556.4295 (schools)  
800.4FED.AID (students)  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

For information about academic and vocational accrediting procedures contact:

### ■ The Western Association of Schools and Colleges [www.wascweb.org](http://www.wascweb.org)

**Accrediting Commission for  
Senior Colleges and Universities**  
985 Atlantic Avenue, Suite 100  
Alameda, CA 94501  
510.748.9001

**Accrediting Commission for  
Community and Junior Colleges**  
3402 Mendocino Avenue, Suite 100  
Alameda, CA 94501  
510.748.9001

**Accrediting Commission for Schools**  
533 Airport Boulevard, Suite 200  
Burlingame, CA 94010  
650.696.1060

### ■ State Bar of California Educational Standards Department 180 Howard Street San Francisco, CA 94105-1639 415.538.2000

### ■ Accrediting Commission of Career Schools and Colleges of Technology 2101 Wilson Boulevard, Suite 302 Arlington, VA 22201 703.247.4212 [www.accst.org](http://www.accst.org)

### ■ Accrediting Council for Independent Colleges and Schools 750 First Street NE, Suite 980 Washington, DC 20002-4241 202.336.6780 [www.acics.org](http://www.acics.org)

# Annual Estimates for California Public and Independent Colleges

INSTITUTION	TUITION & FEES	ON- CAMPUS	OFF- CAMPUS	COMMUTER	INSTITUTION	TUITION & FEES	ON- CAMPUS	OFF- CAMPUS	COMMUTER
Academy of Art	12060	21940	23220	17910	City College of San Francisco	322	_____	11482	6172
American Academy of Dramatic Arts	12600	_____	23760	18450	Coastline Community College	298	_____	11458	6148
American Intercontinental University	13442	21302	24602	19292	College of Marin—Indian Valley	330	_____	11490	6180
American Conservatory Theatre	12500	_____	23660	18350	College of Marin—Kentfield	330	_____	11490	6180
*Antioch Univ.—Los Angeles	14920	_____	29800	22720	College of Alameda	312	_____	11472	6162
*Antioch Univ.—Santa Barbara	14029	_____	28909	21829	College of San Mateo	264	_____	11424	6114
*Art Center College of Design	30855	_____	45735	38655	College of the Canyons	342	_____	11502	6192
Art Institute of Southern California	27631	_____	38791	33481	College of the Desert	335	_____	11495	6185
Azusa Pacific University	16024	23961	27184	21874	College of the Redwoods	336	8546	11496	6186
Bethany College of California	11290	19090	22450	17140	College of the Sequoias	354	_____	11514	6204
Biola University	17410	25930	28570	23260	College of the Siskiyous	350	8140	11510	6200
*Brooks College	14852	_____	29732	22652	Columbia College	329	_____	11489	6179
Brooks Institute	16740	_____	31620	24540	Compton Community College	332	_____	11492	6182
*Bryan Court Reporting	8400	_____	23280	16200	Contra Costa College	264	_____	11424	6114
Bryman College	5085	_____	13765	9635	Copper Mountain College	264	_____	11424	6114
California Baptist College	11590	20616	22750	17440	Cosumnes River College	330	_____	11490	6180
California College of Arts & Crafts	20616	29271	31776	26466	Crafton Hills College	350	_____	11510	6200
California Community Colleges					Cuesta College	340	_____	11500	6190
Allan Hancock College	340	_____	11500	6190	Cuyamaca College	342	_____	11502	6192
American River College	264	_____	11424	6114	Cypress College	745	_____	11905	6595
Antelope Valley College	312	_____	11472	6162	De Anza College	380	_____	11540	6230
Bakersfield College	394	_____	11554	6244	Diablo Valley College	348	_____	11508	6198
Barstow College	330	_____	11490	6180	East Los Angeles College	327	_____	11487	6177
Butte College	478	_____	11638	6320	El Camino College	264	_____	11424	6114
Cabrillo College	342	_____	11502	6192	Evergreen Valley College	342	_____	11502	6192
Cañada College	332	_____	11492	6182	Feather River Community College	358	_____	11518	6208
Cerritos Community College	348	_____	11508	6198	Foothill College	366	_____	11526	6216
Cerro Coso Community College	264	_____	11424	6114	Fresno City College	330	_____	11490	6180
Chabot College	288	_____	11448	6138	Fullerton College	330	_____	11490	6180
Chaffey Community College	335	_____	11495	6185	Gavilan College	296	_____	11456	6146
Citrus College	330	_____	11490	6180	Glendale Community College	308	_____	11468	6158

\* Indicates 11- and 12-month mandatory program. \*\* Listed costs include estimated fees. CCC fees are now \$11/unit.

Note: Costs are estimates. Costs include the tuition and fees listed in the second column together with the allowable living expenses under the Cal Grant programs. Schools without residence costs do not have on-campus housing. Also, some schools have multiple programs with different costs and program lengths that may differ from those reflected here.

INSTITUTION	TUITION & FEES	ON- CAMPUS	OFF- CAMPUS	COMMUTER	INSTITUTION	TUITION & FEES	ON- CAMPUS	OFF- CAMPUS	COMMUTER
Golden West College	288	_____	11448	6138	Riverside City College	330	_____	11490	6180
Grossmont College	330	_____	11490	6180	Sacramento City College	308	_____	11468	6158
Hartnell Community College	308	_____	11468	6158	Saddleback College	338	_____	11498	6188
Imperial Valley College	370	_____	11530	6220	San Bernardino Valley College	340	_____	11500	6190
Irvine Valley College	312	_____	11472	6162	San Diego City College	384	_____	11544	6234
Lake Tahoe Community College	327	_____	11487	6177	San Diego Mesa College	330	_____	11490	6180
Laney College	312	_____	11472	6162	San Diego Miramar College	330	_____	11490	6180
Las Positas College	312	_____	11472	6162	San Francisco Community College	349	_____	11509	6199
Lassen College	323	_____	11483	6173	San Joaquin Delta College	324	_____	11484	6174
Long Beach City College	338	_____	11498	6188	San Jose City College	342	_____	11502	6192
Los Angeles City College	332	_____	11492	6182	Santa Ana College	286	_____	11446	6136
Los Angeles Harbor College	332	_____	11492	6182	Santa Barbara City College	264	_____	11424	6114
Los Angeles Mission College	330	_____	11490	6180	Santa Monica College	308	_____	11468	6158
Los Angeles Pierce College	330	_____	11490	6180	Santa Rosa Junior College	330	11256	11490	6180
Los Angeles Southwest College	330	_____	11490	6180	Shasta College	330	7460	11490	6180
Los Angeles Trade-Tech College	332	_____	11492	6182	Sierra College	575	7803	11735	6425
Los Angeles Valley College	330	_____	11490	6180	Skyline College	330	_____	11490	6180
Los Medanos College	310	_____	11470	6160	Solano College	349	_____	11509	6199
Mendocino Community College	312	_____	11472	6162	Southwestern College	296	_____	11456	6146
Merced Community College	288	_____	11448	6138	Taft College	393	6738	11553	6243
Merritt College	316	_____	11476	6166	Ventura College	330	_____	11490	6180
MiraCosta Community College	340	_____	11500	6190	Victor Valley College	342	_____	11502	6192
Mission College	352	_____	11512	6202	Vista Community College	312	_____	11472	6162
Modesto Junior College	332	_____	11492	6182	West Hills Community College	308	8250	11468	6158
Monterey Peninsula College	430	_____	11590	6280	West Los Angeles College	331	_____	11491	6181
Moorpark College	342	_____	11502	6192	West Valley College	354	_____	11514	6204
Mt. San Antonio College	352	_____	11512	6202	Yuba College	412	_____	11572	6262
Mt. San Jacinto College	308	_____	11468	6158	*California Culinary Academy	30514	_____	45394	38314
Napa Valley College	308	_____	11468	6158	California Institute of the Arts	21275	30524	32435	27125
Ohlone College	330	_____	11490	6180	California Institute of Technology	21120	30543	32280	26970
Orange Coast College	308	_____	11468	6158	California Lutheran University	18460	27995	29620	24310
Oxnard College	342	_____	11502	6192	*California School of Court Reporting	5880	_____	20760	13680
Palo Verde College	330	_____	11490	6180	California State University				
Palomar College	336	_____	11496	6186	California Maritime Academy	2188	11662	13348	8038
Pasadena City College	288	_____	11448	6138	California Polytechnic State University, San Luis Obispo	2135	11603	13295	7985
Porterville College	332	_____	11492	6182	California State Polytechnic University, Pomona	1776	11499	12936	7626
Reedley College	352	9712	11512	6202					
Rio Hondo College	345	_____	11505	6195					

INSTITUTION	TUITION & FEES	ON- CAMPUS	OFF- CAMPUS	COMMUTER
CSU Bakersfield	1879	8664	13039	7729
CSU Chico	2060	12440	13220	7910
CSU Dominguez Hills	1735	10652	12895	7585
CSU Fresno	1756	14448	12916	7606
CSU Fullerton	1849	11108	13009	7699
CSU Hayward	1761	10734	12921	7611
CSU Long Beach	1744	10154	12904	7594
CSU Los Angeles	1781	10989	12941	7631
CSU Monterey Bay	1855	10921	13015	7705
CSU Northridge	1814	11394	12974	7664
CSU Sacramento	1889	11231	13049	7739
CSU San Bernardino	1749	10553	12909	7599
CSU San Marcos	1706	_____	12886	7556
CSU Stanislaus	1868	11768	13028	7718
Humboldt State University	1861	11211	13021	7711
San Diego State University	1776	12242	12936	7626
San Francisco State University	1826	14246	12986	7676
San Jose State University	1909	12436	13069	7759
Sonoma State University	2006	11906	13166	7856
*CEI College	12933	_____	27813	20733
Chapman University	22256	33512	33416	28106
*Charles R. Drew Univ. of Med/Sci	12500	_____	27380	20300
*Coleman College	14500	_____	29380	22300
Concordia University	16480	25130	27640	22330
Christian Heritage College	12860	21059	24020	18710
Claremont McKenna College	24540	35580	35700	30390
Cogswell Technical College	9640	_____	20800	15490
College of Notre Dame	18443	30125	29603	24293
Columbia College–Hollywood	10600	_____	21760	16450
Design Institute of San Diego	10800	_____	21960	16650
*DeVry Institute of Technology				
Pomona	13710	_____	28590	21510
Fremont	14925	_____	29805	22725
Dominican University	18998	30503	30158	14840
D-Q University	3200	8256	14360	9050
Don Bosco Technical Institute	5630	_____	16790	11480
*Empire College	8880	_____	23680	16600
*Fashion Institute–Costa Mesa	14445	_____	29325	22245

INSTITUTION	TUITION & FEES	ON- CAMPUS	OFF- CAMPUS	COMMUTER
*Fashion Institute–Los Angeles	14445	_____	29325	22245
*Fashion Institute–San Diego	14445	_____	29325	22245
*Fashion Institute–San Francisco	14445	_____	29325	22245
Fresno Pacific College	15308	22798	26468	21158
Golden Gate University	8400	_____	19560	14250
*Golden State Business College	8614	_____	23494	16414
Harvey Mudd College	25506	36846	36666	31356
*Heald College, Schools of Business and Technology				
Concord	10080	_____	24960	17880
Fresno	10584	_____	25464	18384
Hayward	10584	_____	25464	18384
Martinez	10584	_____	25464	18384
Rancho Cordova	10584	_____	25464	18384
Roseville	10584	_____	25464	18384
Santa Rosa	10584	_____	25464	18384
Salinas	10212	_____	25092	18012
San Francisco	10584	_____	25464	18384
San Jose	10584	_____	25464	18384
Stockton	10464	_____	25344	18264
Holy Names College	15070	24260	26230	20920
Hope International University	13200	20562	24360	19050
*Humphreys College	10024	_____	24904	17824
*ITT Technical Institute				
Anaheim	18720	_____	33600	26520
Hayward	19296	_____	34176	27096
Lathrop	15480	_____	30360	23280
Oxnard	19296	_____	34176	27096
Sacramento	18720	_____	33600	26520
San Bernardino	17262	_____	32142	25062
San Diego	18720	_____	33600	26520
Santa Clara	15072	_____	29952	22872
Sylmar	16775	_____	31655	24575
Torrance	15480	_____	30360	23280
West Covina	18720	_____	33600	26520
*John F. Kennedy University	12036	_____	26916	19836
*Kelsey Jenney Business College	11184	_____	26064	18984
La Sierra University	15285	22359	26445	22803
Life Bible College	7150	13830	18310	13000

INSTITUTION	TUITION & FEES	ON- CAMPUS	OFF- CAMPUS	COMMUTER
*Loma Linda University				
9-month program	14235	20850	28095	20085
12-month program	18220	27040	29662	26020
Los Angeles County College, Nursing and Allied Health	2400	_____	13560	8250
Loyola Marymount University	20689	31054	31849	26539
Marymount College	12860	21752	24020	18710
Menlo College	19200	30480	30360	25050
Mills College	18596	29074	29756	24446
Monterey Institute	20038	_____	31198	25888
Mount St. Marys College	18698	29037	29858	24548
*National University	10320	_____	25200	18120
New College of California	19258	_____	30418	26776
Occidental College	25184	35157	36344	31034
Otis College of Art & Design	20238	_____	31398	26088
Pacific Oaks College	12660	24540	23820	18510
Pacific Union College	15675	23220	26835	21525
Patten College	8453	16133	19613	14303
Pepperdine University	25220	35682	36380	31070
Pitzer College	27030	36810	38190	32880
Point Loma Nazarene College	15300	24500	26460	21150
Pomona College	25010	36840	36170	30860
Samuel Merritt College of Nursing	15280	21320	26440	21130
St. Johns Seminary College	7600	15480	18760	13450
St. Marys College	19523	30288	30683	25373
San Francisco Art Institute	20200	_____	31360	26050
San Francisco Conservatory of Music	20780	_____	31940	26630
San Jose Christian College	9999	18349	21159	15849
Santa Clara University	22832	34133	33992	28682
Scripps College	24398	35347	35558	30248
Simpson College	12470	20760	23630	18320

INSTITUTION	TUITION & FEES	ON- CAMPUS	OFF- CAMPUS	COMMUTER
Southern California Institute of Architecture	16096	_____	27256	21946
Stanford University	25917	37101	37077	31767
*The Art Institute International, San Francisco	17544	28844	32424	25344
*The Art Institutes of California	8750	_____	23630	16550
*The Art Institute of Los Angeles	17064	28364	31944	24864
The Masters College	15720	24590	26880	21570
Thomas Jefferson School of Law, San Diego	18599	_____	29759	24449
*Trinity Business College	13206	_____	28086	21006
U.S. International University	14340	23400	25500	20190
University of California				
UC Berkeley	4047	16963	15207	9897
UC Davis	4605	15034	15765	10455
UC Irvine	4556	14698	15716	10406
UC Los Angeles	3701	15146	14861	9551
UC Riverside	3856	15086	15016	9706
UC San Diego	4398	14792	15558	10248
UC Santa Barbara	5204	16106	16364	11054
UC Santa Cruz	4272	15813	15432	10122
*The Union Institute	10152	_____	25032	17952
University of Judaism	15530	26735	26690	21380
University of La Verne	18000	27160	29160	23850
University of the Pacific	21516	31096	32676	27366
University of Phoenix	10610	_____	21770	16460
University of Redlands	21406	32126	32566	27256
University of San Diego	20458	32078	31618	26308
University of San Francisco	20310	31900	31470	26160
University of Southern California	26090	36580	37250	31940
Vanguard University	14533	22633	25693	20383
*Watterson College	9120	_____	24000	16920
Westmont College	22256	32628	33416	28106
Whittier College	21338	31366	32498	27188
Woodbury University	19216	29050	30376	25066
Yeshiva Ohr Elchonon Chabad	3500	9794	14660	9350

\* Indicates 11- and 12-month mandatory program.

Note: Costs are estimates. Costs include the tuition and fees listed in the second column together with the allowable living expenses under the Cal Grant programs. Schools without residence costs do not have on-campus housing. Also, some schools have multiple programs with different costs and program lengths that may differ from those reflected here.

# Financial Aid Resources

Here is a list of references you may want to consider for your school library. Purchasing information is also included. A guide to Web sites follows.

## **The A's and B's of Academic Scholarships.**

2000. 22nd Ed. Anna J. Leider, editor. Annual. Octameron Associates, P.O. 1900 Mount Vernon Avenue, Alexandria, VA 22301. 703.836.5480. \$9. Lists the major academic awards offered by the federal government, states, private sponsors, and colleges.

## **Annual Register of Grant Support 2001:**

**A Directory of Funding Sources.** 2001. R.R. Bowker Publishing Co., 121 Chanlon Road, New Providence, NJ 07974. 888.269.5372. \$300.10. Contains grants, fellowships, and awards from government agencies, foundations, and private organizations.

## **Barron's Complete College Financing Guide.**

1997. 4th Ed. Marguerite Dennis. Barron's Educational Series, Inc. 250 Wireless Blvd., Hauppauge, NY 11788. 631.434.3311. \$14.95.

## **Black Student's Guide to Scholarships:**

**700+ Private Money Sources for Black and Minority Students.** 1999. Barry Beckham, editor. Madison Books. \$17.95. Presents a personal and practical guide to scholarships for the African-American student.

## **Cash for College: The Ultimate Guide to**

**College Scholarships.** 1999. Cynthia Ruiz McKee and Phillip C. McKee Jr. Hearst Books. \$19.95. Provides information on student aid, scholarships and college admission.

## **Catalog of Federal Domestic Assistance.**

2001. Barry Leonard, editor. U.S. Department of Health and Human Services. Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. Diane Publishing Co. \$125. Describes federal programs administered by federal agencies, independent organizations, commissions, and councils. Also available online at [www.cfda.gov](http://www.cfda.gov).

## **Chronicle Financial Aid Guide 2000-2001:**

**Scholarships and Loans for High School Students, College Undergraduates, Graduates and Adult Learners.** Annual. Chronicle Guidance Publications, 66 Aurora, Moravia, NY 13118. 800.622.7284. \$31.05. Lists financial aid programs offered by 700 noncollegiate organizations, labor unions, federal and state governments for undergraduate and graduate students. Includes essay awards, loans, scholarships, grants, and postdoctoral fellowships.

## **The Chronicle of Higher Education.**

Weekly. \$75 per year. Write to Circulation Department, The Chronicle of Higher Education, P.O. Box 1955, Marion, OH 43305-1955 or call 800.728.2803. A newspaper for the higher education community, which lists new fellowship programs. It is also available online.

**College Blue Book.** 2000. 28th Ed. Biennial. MacMillan Publishing Co. Inc., 866 Third Avenue, New York, NY 10022. One of a set of five volumes. \$312.50 per set.

## **The College Board Scholarship Handbook.**

2000. College Board Publications, Box 886, New York, NY 10101. \$16.95. Provides timely information available on college funding from private, federal and state sources, and lists more than 2,500 financial aid opportunities.

## **College Checkmate: Innovative Tuition**

**Plans That Make You a Winner.** 2000. Ann Schimke. Octameron Associates. \$7.50. Summarizes what colleges offer which programs and describes each program, including requirements. Offers innovative tuition plans for families at all income levels.

## **The College Financial Aid Emergency Kit.**

2000. Joyce Lain Kennedy and Herm Davis. To order, make check for \$5.95 (includes postage and handling) payable to Sun Features Inc. and mail to: Emergency Kit, Box 368, Cardiff, CA 92007. Outlines sources of financial aid for college, cites techniques for cutting college costs and ends with a useful bibliography. For students with financial need.

## **College Financial Aid for Dummies®.**

1999. Herm Davis with Joyce Lain Kennedy. IDG Books Worldwide Inc. \$19.99. Presents a guide to understanding the financial aid maze.

## **College Financial Aid: The Best Resources to Help You Find the Money.**

2000. 4th Ed. David Hoy. A Resource Pathways Guidebook. \$24.95

## **The College Handbook for Foreign Students Supplement 2000.**

College Board Publications. \$16.95.

## **College Planning Quarterly.**

2000. The College Planning Quarterly, Subscription Department CB, P.O. Box 844, S. Orange, NJ 07079. A quarterly newsletter with features on financial aid, advice on completing applications, tips on comparing financial aid awards, schedules for parents and students, and more.

**Free Money for Graduate School.** 2000. 4th Ed. Laurie Blum. Checkmark Books, an imprint of Facts on File, Inc., 11 Penn Plaza, New York, New York 10001. 800.322.8755. \$14.95. Describes scholarships, fellowships, and research grants for graduate students.

**Fulbright Grants and Other Grants for Graduate Study Abroad.** 1999-2000. Annual. U.S. Student Programs Division, Publications Editor, 809 United Nations Plaza, New York, NY 10017. Free.

**Funding for Persons with Visual Impairments, 2001.** Gail Ann Schlachter and R. David Weber. Reference Service Press. Available in two versions: the large print edition describing 250 financial aid programs just for persons with visual impairments (\$30, plus \$5 shipping) and the plus edition, which includes an additional 325 funding opportunities for persons with any disability (\$50 on disk, plus \$5 shipping).

**Grants for Scholarships, Student Aid and Loans.** 1997-98. The Foundation Center. Grants Guide Series. \$75. Provides information and sources to help finance an education.

**Guide to Federal Funding for Education.** 1999. \$287.95 plus \$12.50 for shipping and handling. Lists thousands of federal grant opportunities, with monthly updates.

**Higher Education Moneybook for Minorities and Women: A Directory of Scholarships, Fellowships, Internships, Grants and Loans.** 1997-98. Doris M. Young and William C. Young. Young Enterprise International Inc., 5937 16th Street, NW, Washington, DC 20011. \$25. Provides a directory of selected scholarships, fellowships, internships, grants and loans.

**High School Senior's Guide to Merit and Other No-Need Funding, 2000-2002.** Gail Ann Schlachter and R. David Weber. Reference Service Press. \$27.95, plus \$5 shipping. Contains 1,100 funding programs that never look at income level when making awards to college-bound high school seniors.

**How to Find Out About Financial Aid and Funding, 2001-2003.** Gail Ann Schlachter. Reference Service Press. \$37.50, plus \$5 shipping. Provides useful information for locating directories—print, electronic and Internet—for financial aid by type of assistance, subject, geographic area, and special groups.

**Kaplan Scholarships 2001.** Gail Schlachter. Kaplan Books. Lists more than \$1 billion in free money for college.

**Last Minute College Financing.** 2000. Daniel Cassidy. Career Press. \$10.99.

**Loans and Grants from Uncle Sam: Am I Eligible and for How Much?** 1999. 7th Ed. Anna Leider. Octameron Associates. \$6.

**Money for Graduate Students in the Biological and Health Sciences, 2001-2003.** Gail Ann Schlachter and R. David Weber. Reference Service Press. \$42.50, plus \$5 for shipping.

**Money for Graduate Students in the Humanities, 2001-2003.** Gail Ann Schlachter and R. David Weber. Reference Service Press. \$45, plus \$5 for shipping.

**Money for Graduate Students in the Physical and Earth Sciences, 2001-2003.** Gail Ann Schlachter and R. David Weber. Reference Service Press. \$42.50, plus \$5 shipping.

**Money for Graduate Students in the Social and Behavioral Sciences, 2001-2003.** Gail Ann Schlachter and R. David Weber. Reference Service Press. \$42.50, plus \$5 for shipping.

**Music, Dance and Theater Scholarships: Guide to Undergraduate Awards.** 1998. Conway Greene Publishing Co., 1414, S. Green Road, Suite 205, South Euclid, OH 44121. \$24.95

**National Directory of Internships.** 1999. Biennial. Gita Gulati and Nancy R. Bailey, editors. National Society for Experiential Education, 3509 Haworth Drive, Suite 207, Raleigh, NC 27609. \$29.95 Lists thousands of internship opportunities in 61 fields, with indexes by geographic location, employer and type of position.

**Need a Lift?** 2000. The American Legion, National Emblem Sales, P.O. Box 1050, Indianapolis, IN 46206. \$3. Includes a special section for veterans and their dependents.

**Notices of the American Mathematical Society.** 2000. Annual. American Mathematical Society, P.O. Box 6248, Providence, RI 02940. \$20, plus \$3 shipping and handling. Describes assistantships and fellowships in the mathematical sciences.

**Paying for College.** 2000. A. Chany Kalman. Princeton Review Publishing Corporation. \$18.

**Peterson's College Money Handbook.** 2000. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123. Lists more than 1,600 four-year colleges and their tuition plans and merit aid, athletic, co-op and ROTC programs.

**Peterson's Grants for Graduate and Post-doctoral Study.** 1998. Peterson's Guides. \$32.95. Provides information on nearly 700 grants and fellowships for graduate students.

**Peterson's Sports Scholarships and College Athletic Programs.** 1999. 4th Ed. Ron Walker, editor. Peterson's Guides. \$26.95. Presents a college-by-college, sport-by-sport guide to millions of dollars awarded to athletes in 32 men's and women's sports.

**RSP Funding for Engineering Students, 2000-2002.** Gail Ann Schlachter and R. David Weber. Reference Service Press. \$30, plus \$5 shipping.

**RSP Funding for Nursing Students and Nurses, 2000-2002.** Gail Ann Schlachter and R. David Weber. Reference Service Press. \$27.50, plus \$5 shipping.

**Scholarship Almanac 2001.** Peterson's Guides. \$12.95. Pinpoints aid programs that match a student's background, interests, talents, and abilities.

**The Scholarship Advisor 2002.** Christopher Vuturo. Princeton Review. \$25. Lists hundreds of thousands of scholarships worth over \$1 billion.

**The Scholarship Book: The Complete Guide to Private-Sector Scholarships, Fellowships, Grants and Loans for the Undergraduate.** 2001. 5th Ed. Daniel J. Cassidy. Prentice-Hall Press. \$30. Lists more than 50,000 scholarships, grants, loans, fellowships, internships, and contest prizes.

**Scholarships, Fellowships and Loans.** 1999. 10th Ed. Debra M. Kirby, editor. Gale Group Publishing. \$220.50. Provides private, state and federal aid sources for undergraduate, graduate, postgraduate, post-doctoral studies in the U.S.

**Student Aid Game.** 1998. Michael S. McPherson and Morton Owen Schapiro. Princeton University Press. \$16.95. Focuses on meeting need and rewarding talent in higher education.

**The Student Guide: Financial Aid from the U.S. Department of Education.** 2002-2003. Annual. English and Spanish. Free. 800.433.3243.

**The Winning Edge: The Student-Athlete's Guide to College Sports 2000-2001.** 2000. Frances and James Killpatrick. Octameron Associates. \$6. Covers useful information for all students interested in participating in college athletics.

The bibliography is updated yearly with the assistance of University of San Diego students employed under the Federal Work-Study Program and USD librarians. Many of the publications can be found in libraries. This compilation is not an endorsement of the listed publications. Revised September 2001.

## ON THE WEB

Here's a roundup of Web sites that do a great job with planning and paying for college. This is just a listing, not an endorsement of the sites named.

In addition, nearly every college has its own Web site and many even feature virtual tours of their campuses and the opportunity to chat with real students. EDFUND's Web site also links to many college sites—click on Links in the Schools or Students/Parents section.

When using some of these free sites, you or your students may be asked to give personal information. Before doing so, be sure you read and understand the privacy policy posted on each site.

### ACT

[www.act.org](http://www.act.org)

Students can register here to take the ACT exam or have their ACT scores sent to colleges.

### Association of Independent California Colleges and Universities

[www.aiccu.edu](http://www.aiccu.edu)

### California Association of Student Financial Aid Administrators

[www.casfaa.org](http://www.casfaa.org)

### California College Explorer

[www.californiacolleges.edu](http://www.californiacolleges.edu)

Students and their families can find information on planning and preparing for college in California; for junior high students on up.

### California Community Colleges

[www.cccco.edu](http://www.cccco.edu)

### California State University

[www.calstate.edu](http://www.calstate.edu)

### California Student Aid Commission

[www.csac.ca.gov](http://www.csac.ca.gov)

Here you can learn more about the Cal Grant Entitlement and Competitive programs, other state aid, outreach, training and other services.

### California Postsecondary Education Commission

[www.cpec.ca.gov](http://www.cpec.ca.gov)

This site provides an overview of postsecondary education in California, plus links to colleges statewide.

### College Board and SAT

[www.collegeboard.com](http://www.collegeboard.com)

Students can register for the SAT exam or have SAT scores sent to schools from this site. There's also good information on planning and paying for college.

### College Board Scholarship Search

<http://cbweb10p.collegeboard.org/fundfinder/html/fundfind01.html>

Students can search this database of more than 2,000 programs that provide funding for undergraduate study from non-college sources.

### College Opportunities Online

[www.nces.ed.gov/ipeds/cool](http://www.nces.ed.gov/ipeds/cool)

Students can plug in their major, interests, and geographic area, and this U.S. Department of Education site will fetch likely matches from profiles of more than 9,000 colleges and career schools.

### EDFUND

[www.edfund.org](http://www.edfund.org)

By clicking on Schools, you will find information on planning for college and a career, applying for financial aid and managing student loans. This site also provides sound advice on borrowing and links to other useful sites.

### EDWISE

[www.edwise.org](http://www.edwise.org)

EDWISE® is a financial planning tool developed by EDFUND and the University of California at Los Angeles to help students take charge of their financial future. It is easy to use and provides a printed report with the students' financial information.

### Employment Trends

[www.edd.cahwnet.gov](http://www.edd.cahwnet.gov)

Take a look at the job outlook for Californians—where the jobs are now and where they will be tomorrow.

### FAFSA on the Web

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Here students can complete and file the FAFSA and find links to the federal financial programs and PIN registration.

### FastWeb

[www.fastweb.com](http://www.fastweb.com)

This destination may be the largest and best known online database of private sector sources of financial aid, with more than 500,000 awards for undergraduate and graduate study.

### The Federal Student Aid Guide

[www.ed.gov/prog\\_info/SFA/StudentGuide](http://www.ed.gov/prog_info/SFA/StudentGuide)

Here you will find the U.S. Department of Education's *The Student Guide*, with information on the federal student aid programs.

### FinAid!® The SmartStudent™ Guide to Financial Aid

[www.finaid.org](http://www.finaid.org)

This site brings together a good deal of information on financial aid and how to apply for it, and has a calculator to estimate expected family contribution. While there, subscribe to the free *FinAid Newsletter*.

### Government Services for Students

[www.students.gov](http://www.students.gov)

This one-stop portal provides all the services the federal government has to offer students—from paying for college to getting a passport.

### Governor's Scholarships

[www.scholarshare.com](http://www.scholarshare.com)

Here you will find descriptions of the Governor's college scholarships for public high school students, along with information on ScholarShare, the state's college savings plan for families.

### Help Completing the FAFSA

[www.ed.gov/studentaid](http://www.ed.gov/studentaid)

Students stumped by the FAFSA will find the help they need to complete the application.

### Mapping Your Future

[www.mapping-your-future.org](http://www.mapping-your-future.org)

This destination offers steps toward college and a career for middle and high school students, college students, borrowers, nontraditional students and parents.

### Occupational Outlook Handbook

[www.bls.gov/ocohome.htm](http://www.bls.gov/ocohome.htm)

Students can look up job prospects and how much they can expect to earn in their future career.

### National Student Loan Data System

[www.nslds.ed.gov](http://www.nslds.ed.gov)

Using their PINs, students can get current information on their federal financial aid history from the federal government's central database.

### Personal Identification Numbers

[www.pin.ed.gov](http://www.pin.ed.gov)

Here students and parents can register for PINs to e-sign the FAFSA.

### University of California

[www.ucop.edu](http://www.ucop.edu)



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Rancho Cordova, CA 95741-9026



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## CREDITS

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# IMPORTANT DATES

## September

Sign up for fall financial aid workshops presented by the California Student Aid Commission, EDFUND and the California Association of Financial Aid Administrators for high school counselors, new financial aid administrators and mid-level administrators.

Discuss with your students their college plans and state and federal aid programs. Check out [www.edfund.org](http://www.edfund.org), [www.csac.ca.gov](http://www.csac.ca.gov) and [www.mapping-your-future.org](http://www.mapping-your-future.org) for guides to career and college planning and financial aid.

## October

Order initial supplies of the 2002-2003 FAFSA from the U.S. Department of Education by calling 800.394.7084 or going to [www.ifap.ed.gov](http://www.ifap.ed.gov).

Request copies of the *Fund Your Future Financial Aid Workbook for Students*, *Fund Your Future Counselors' Guide* and *Fund Your Future* brochure by calling 877.2EDFUND, going to Schools/Lenders at [www.edfund.org](http://www.edfund.org) or using the publications order form inside.

Remind students to complete their college admissions packets.

Help students research private grants and scholarships.

## January 1

Encourage students to submit their FAFSAs as soon as possible after January 1.

## February - March

Be sure students carefully review their Student Aid Report (or Student Aid Report Acknowledgment) for accuracy and return it immediately, if they have corrections.

## March 2

Remind students that March 2 is the application deadline for Cal Grants A, B and C. In addition, the GPA Verification Form must be sent to the California Student Aid Commission by March 2.

## April

Point out to students that Cal Grant award notifications are sent in the spring. Students should contact the California Student Aid Commission if they have not received any written communication regarding their Cal Grant status by April 30.

Also, be sure students evaluate all financial offers carefully.

## May

Help students prepare a financial plan for college using EDWISE at [www.edwise.org](http://www.edwise.org).

## June 1

Remind students that June 1 is the deadline for Cal Grant T applications. Students must file the FAFSA early enough so they have a calculated expected family contribution by June 1. They must also submit a Cal Grant T GPA Verification Form by June 1.

## September 2

Keep in mind that September 2 is the second application deadline for Cal Grant A or B Competitive awards for students who are planning to attend a California community college in the fall.

